

Banking and Insurance
The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1958

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

109 STATE HOUSE, BOSTON

Commissioner of Banks

EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Chief Director of Bank Examinations

PATRICK J. MOYNIHAN, C.P.A.

Senior Attorney

JOHN P. CLAIR

Director of Savings Bank Examinations

JOSEPH R. BEETLE

Assistant Director of Savings Bank Examinations

CHARLES T. CRONAN

Director of Research and Statistics

GEORGE C. MANSFIELD

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, FEBRUARY 1, 1959

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, section 9, as most recently amended by section 1 of Chapter 592 of the Acts of 1949.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1958.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

During the fiscal year ended October 31, 1958, two banks merged into one institution under the authority of section 72 of Chapter 168 of the General Laws. On November 15, 1957, permission was granted, effective as of the close of business November 22, 1957, for the merger of the Grafton Savings Bank of Grafton, Massachusetts, and the Worcester Five Cents Savings Bank of Worcester, Massachusetts, under the name and charter of the Worcester Five Cents Savings Bank.

Permission was granted to nine banks to establish new branch offices and to two banks to relocate two existing branch offices. At the present time sixty banks have been authorized to operate ninety-nine branch offices, of which ninety-three are in active operation.

During the fiscal year under review, the following branches of savings banks were either opened for business or were designated as branch offices because of bank mergers:

DATE AUTHORIZED	NAME OF BANK	LOCATION AUTHORIZED
September 11, 1956	People's Savings Bank, in the city of Worcester	Webster Square Plaza Shopping Center, Worcester
January 4, 1957	New Bedford Institution for Savings	821 Rockdale Avenue, New Bedford
May 16, 1957	*Union Savings Bank of Boston	728 Washington Street, Norwood
May 23, 1957	Salem Five Cents Savings Bank	Highland Avenue and Essex Street, Salem
May 28, 1957	*Randolph Savings Bank	15 Pleasant Street, Stoughton
May 29, 1957	East Boston Savings Bank	1 Bennington Street, East Boston
June 11, 1957	*Dedham Institution for Savings	673 High Street, Westwood
June 28, 1957	*Somerset Savings Bank	101-107 Broadway, Somerville
August 20, 1957	Rockland Savings Bank	45 Front Street, Scituate
October 31, 1957	†Suffolk Franklin Savings Bank	1 Tremont Street, Boston
November 12, 1957	Lowell Five Cent Savings Bank	Vinal Square, North Chelmsford
November 15, 1957	†Worcester Five Cents Savings Bank	21 Central Square, Grafton
December 5, 1957	*Brookline Savings Bank	1340-1344 Beacon Street, Brookline
December 24, 1957	Cape Cod Five Cents Savings Bank	Main Street and Blackberry Lane, Chatham

*Relocation.

†Merger.

ASSETS

The total assets of the 186 savings banks at the end of the fiscal year amounted to \$5,921 million. During this fiscal year the assets increased approximately \$350 million. This was an increase of 6.27 per cent, a substantial percentage increase over the gain made during the 1957 fiscal year.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1954	\$4,618,359	\$301,861	6.54
1955	5,022,720	404,361	8.76
1956	5,351,497	328,777	6.55
1957	5,572,375	220,878	4.13
1958	5,921,604	349,229	6.27

Investments in all types of securities which savings banks are permitted to acquire have increased during this fiscal year in the amount of \$103 million, the largest increase of \$51 million occurring in the corporate bonds, although holdings of U. S. Government securities and guaranteed obligations increased \$31 million.

Massachusetts savings banks continue to provide ample funds for the financing of home and business construction and also to provide mortgage money for refinancing of newly-acquired homes and commercial type properties for the residents of the Commonwealth. Investment in loans on real estate continues to follow the upward trend which has been in evidence during the past several years, showing an increase during 1958 of \$225 million. Total real estate loans outstanding at the end of this fiscal year amount to \$3,277 million and represent 55.35 per cent of the total assets.

DEPOSITS

The deposit liability of the 186 savings banks at the close of business October 31, 1958, amounted to \$5,223 million and represented 3,334,042 accounts. The club deposit figure amounting to \$35,428 thousand is not included in these figures. During the fiscal year ended October 31, 1958, deposits rose by \$312 million, approximately \$103 million more than last year. The percentage rate of gain for all banks was 6.35 per cent, as compared to 4.27 per cent reported for the fiscal year of 1957. This deposit growth was shared by all of the 186 savings banks.

SURPLUS

The total surplus and reserve accounts for all savings banks amounted to \$582 million, or 11.08 per cent of total deposits. The amounts in these surplus accounts have increased approximately \$23 million since the fiscal year ended October 31, 1957, although the percentage to total deposits has decreased slightly, this lesser percentage is caused by the fact that proportionately surplus balances have been unable to keep up with the unusual increase in deposits. The volume of these reserves in the opinion of this Department is adequate to properly protect the depositors' interests.

DIVIDENDS

Dividend rates continued to rise during the twelve months ended October 31, 1958. Forty-eight banks increased their rate of ordinary dividends and eight banks increased their combined dividend rate through the medium of declaration by the trustees of extra dividends. The average rate of ordinary and extra dividends paid by all savings banks was 3.16 per cent, as compared to 3.06 per cent reported for the fiscal year 1957. The foregoing percentages relate to the last dividends either paid or declared prior to October 31, 1957 and 1958. The total amount of dividends paid to depositors for the twelve-month period totaled approximately \$158 million.

Since the surplus reserves referred to earlier in this report are considered adequate, it is the opinion of this Department that any intense competition on rates resulting in increased dividends would tend to deplete these reserves and would not serve the best interest of either the industry or the general public.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The total resources amounted to \$10.5 million at the close of business October 31, 1958. No application for a loan has been received since prior to the year of 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1958, this Fund insured the full amount of the deposits in 178 of the 186 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$42.1 million at the close of business October 31, 1958. The annual assessment at the rate of one-twenty-fourth of one per cent of the member banks' deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1958.

SAVINGS BANK INVESTMENT FUND

This Fund, authorized by Chapter 283 of the Acts of 1945, as amended, became operative during the latter part of 1956. As of October 31, 1958, forty-six Massachusetts savings banks were participants in this Fund through ownership of its shares of beneficial interest. At the beginning of the fiscal year, 2,746 shares were outstanding. As the result of two additional offerings during the fiscal year, the total of outstanding shares on October 31, 1958, aggregated 7,170. The total resources of the Fund, on this date, based on cost values, stood at \$7.4 million. Of this amount \$3.8 million represented the cost of common stocks, \$.4 million the cost of preferred stocks, and \$3.2 million the cost of bonds.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-two member banks plus three associations. The total resources of this Association amounted to \$12.3 million at the close of business October 31, 1958.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1958

CHAPTER	AMENDMENTS TO:	DESCRIPTION
47	G.L., C. 167, s. 2A	Authorizing the Commissioner of Banks to call a meeting of the Board of Directors or Board of Trustees of a bank under his supervision.
58	G.L., C. 266, s. 54	Providing that the penalty for receiving deposits by insolvent banks shall apply to officers and employees of all banks subject to the supervision of the Commissioner of Banks.
66	G.L., C. 168, s. 68, paragraph 4	Increasing the amount that can be given by savings banks to certain charitable donees.
83	G.L., C. 168, s. 15	Requiring written notification to savings banks officers of their election to office if not present at the time of such election.
100	G.L., C. 168, s. 48, paragraphs 1, 3, 4 and 5	Relating to investments by savings banks in certain stocks of fire and casualty insurance companies.
106	G.L., C. 168, s. 72	Authorizing mergers or consolidations of savings banks without prior equalization of reserve funds.
109	G.L., C. 167, s. 20	Relating to newspaper publication upon the loss, theft or destruction of a passbook or certain certificates issued by banks or banking companies.

CHAPTER	AMENDMENTS TO:	DESCRIPTION
131	G.L., C. 168, s. 34, paragraph 3	Further regulating investments by savings banks in insured or guaranteed mortgages of real estate.
134	C. 43, Acts of 1934, s. 3A as added 1956, 324, s. 8	Authorizing the Mutual Savings Central Fund, Inc., to make deposits in a bank it insures in order to preserve the usefulness of the bank to a community.
179	G.L., C. 121, s. 41	Requiring banks to furnish certain information to public welfare officials.
188	G.L., C. 175, s. 133, clause (c)	Further defining group life insurance so as to include certain guarantors as beneficiaries.
213	G.L., C. 167, new s. 53A	Declaring void any agreement between a depositor, certificate holder or shareholder and any bank, credit union or savings and loan association which would exculpate the institution from liability for wrongful payment.
283	G.L., C. 200A, s. 5	Extending the scope of the abandoned property law.
542	G.L., C. 106, s. 1, 2, 3, 8, 9	Making corrective changes in the uniform commercial code.
574	G.L., C. 175, s. 134	Limiting the amount of charge for insurance on the life of a borrower which a lender may pass on to said borrower.
654	G.L., C. 167, s. 2	Authorizing an increase in the charges for examinations of banks.

Rules and Regulations

There are listed below regulations of the Commissioner of Banks promulgated subsequent to November 1, 1957:

February 1, 1958	Deposit of securities for safekeeping with commercial banks by savings banks.
June 4, 1958	Investment by savings banks in loans guaranteed in part by the Veterans Administration and secured by liens on property located outside the Commonwealth of Massachusetts.
June 4, 1958	Investment by savings banks in loans insured by the Federal Housing Commissioner (Administrator) and secured by liens on property located outside the Commonwealth of Massachusetts.
July 30, 1958	Amendment to regulations promulgated on February 1, 1958 relative to deposit of securities for safekeeping with commercial banks by savings banks.

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OF
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC.
DEPOSIT INSURANCE FUND
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON**Abington Savings Bank**
533 Washington Street

Date of Incorporation, March 17, 1853

Leonard D. Chandler <i>President</i>	Archie C. Gilman <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Charles A. Tarr <i>Assistant Treasurer</i>

Ralph S. Alden
*Clerk of Corporation**Trustees*

D. J. Bone	†F. S. Murphy
W. L. Brady	H. I. Perry
†W. E. Browne	*W. A. Robbins
*L. D. Chandler	*J. S. Robertson
†G. F. Garrity	*J. P. Smith
A. C. Gilman	C. N. Tanner
M. D. Haskins	C. A. Tarr
*S. P. Hatch	*G. D. Wheatley
L. A. Hathaway	D. D. Wyman

Deposits go on interest first business day of each month

Dividends are payable April 5 and October 5

ADAMS**South Adams Savings Bank**
2 Center Street

Date of Incorporation, May 1, 1869

William Roche <i>President</i>	John J. Gallivan <i>Treasurer</i>
Bernard C. Desrochers <i>Vice President</i>	Larena S. Potter <i>Assistant Treasurer</i>

Walter J. Donovan
*Clerk of Corporation**Trustees*

*G. F. Boisvert	*C. F. Reid
B. C. Desrochers	†H. M. Rice
W. J. Donovan	*W. Roche
J. J. Gallivan	*L. V. Willett
†T. O. Harvey	†J. Wineberg
B. P. Polak	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

AMESBURY**Provident Institution for Savings in the Towns**
of Salisbury and Amesbury
5 Market Street

Date of Incorporation, February 20, 1828

John J. Allen <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
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George L. Briggs, Sr.	Hugh A. Miller <i>Assistant Treasurer</i>
Harold P. Gale <i>Vice Presidents</i>	

Clarence D. Roberts
*Clerk of Corporation**Trustees*

*J. J. Allen	†J. J. O'Brien
†D. C. Bailey	C. B. Peterson
*G. L. Briggs, Sr.	C. D. Roberts
W. T. Fuller	*J. B. Smith
*H. P. Gale	†P. W. Wenzel
O. P. Mudge	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

AMHERST**Amherst Savings Bank**
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Fred H. Hawley <i>President</i>	Herman F. Page <i>Treasurer</i>
Winthrop S. Dakin	Elmer C. Staples
Herman F. Page <i>Vice Presidents</i>	Lawrence H. Smith
	Scott H. Harvey <i>Assistant Treasurers</i>

Bruce G. Brown
*Clerk of Corporation**Trustees*

R. L. Bates	*G. D. Jones
R. R. Blair	H. F. Page
B. G. Brown	W. P. Rackliffe
†K. D. Cuddeback	C. N. Sarris
W. S. Dakin	R. T. Staab
H. M. Elder	*T. E. Sullivan
†P. C. French	*F. A. Thompson
†R. P. Hadley	T. L. Warner
*F. H. Hawley	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

ANDOVER**The Andover Savings Bank**
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices5 Hampshire Street, Methuen
108 Main Street, North Andover

Louis S. Finger <i>President</i>	Winthrop Newcomb <i>Treasurer</i>
Winthrop Newcomb <i>Vice President</i>	Robert M. Henderson <i>Assistant Treasurer</i>

Charles C. Kimball
*Clerk of Corporation**Trustees*

*J. R. Abbot	W. D. McIntyre
†W. E. Brimer	W. Newcomb
E. B. Chapin	A. W. Reynolds
*L. S. Finger	†G. F. Sawyer
*B. S. Flag	G. Sutton
†C. C. Kimball	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

ARLINGTON**Arlington Five Cents Savings Bank**
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

Branch Offices190 Massachusetts Avenue
1300 Massachusetts Avenue
152 Great Road, Bedford

Edward P. Clark <i>President</i>	Paul A. Cameron <i>Treasurer</i>
Gardner C. Porter	Earle W. Fraser
Frederick W. Damon <i>Vice Presidents</i>	Burton Harrison
	Alexander Malcomson, Jr.
M. Ernest Moore <i>Clerk of Corporation</i>	Clarence S. Marshall
	G. Douglas McLean <i>Assistant Treasurers</i>

Trustees

†T. J. Buckley	†M. L. Hatch
P. A. Cameron	†W. F. Homer, Jr.
*E. P. Clark	F. Keefe
*W. D. Clark, Jr.	M. E. Moore
F. W. Damon	*G. C. Porter
J. B. Fox	*A. D. Saul, Jr.
M. A. Fredo	M. H. Wells
H. M. Gott	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

ATHOL**Athol Savings Bank**
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd <i>President</i>	Arthur R. James <i>Treasurer</i>
E. Warren Tyler <i>Vice President</i>	George W. Grant <i>Clerk of Corporation</i>

Trustees

R. Allison	A. R. James
J. W. Campbell	*J. M. O'Laughlin
*R. L. Dexter	H. O. Robinson
G. W. Grant	†A. S. Rose
†L. C. Grover	*R. D. Sutherland
*E. J. Herd	*E. W. Tyler
†H. H. Higgins	

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

AYER**North Middlesex Savings Bank**
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence <i>President</i>	Stanley H. Turner <i>Treasurer</i>
Robert H. J. Holden	Lawrence E. Small <i>Assistant Treasurer</i>
Stephen W. Sabine <i>Vice Presidents</i>	

Edwin B. Coltin
*Clerk of Corporation**Trustees*

D. E. Boatman	*C. A. P. Lawrence
E. B. Coltin	†J. R. Pender
*S. F. Conant	H. H. Proctor
B. W. Drew	*S. W. Sabine
*R. H. J. Holden	†W. L. Sheedy
R. U. Holden	*J. T. Sullivan
W. F. Horgan	S. H. Turner
†F. Jahn	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

BARRE**Barre Savings Bank**
Common Street

Date of Incorporation, May 1, 1869

W. Lester Wyatt <i>President</i>	Roger A. Upham <i>Treasurer</i>
Sherwood C. Case	William J. Whippee, Jr. <i>Assistant Treasurer</i>
Merle H. Paull <i>Vice Presidents</i>	G. Percy Brown <i>Clerk of Corporation</i>

Trustees

†C. G. Allen, Jr.	*F. W. McQueston
†G. P. Brown	*G. F. McQueston
*S. C. Case	*M. H. Paull
I. M. Hale	E. H. Phillips (Hon.)
M. B. Hancock (Hon.)	*A. J. Regienus
*F. L. Haven	R. A. Upham
†E. C. Hutchinson	*W. L. Wyatt

Deposits go on interest fifteenth day of each month

Dividends are payable January 15 and July 15

BELMONT**Belmont Savings Bank**
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds <i>President</i>	Walter H. Taft <i>Treasurer</i>
E. Bailey Frye	Wendell R. Logan
Walter H. Taft	Ernest Hesseltine
Donald S. Tait	<i>Assistant Treasurers</i>
Edward C. Wilson <i>Vice Presidents</i>	Francis J. Lally <i>Clerk of Corporation</i>

Trustees

L. C. Anderson	†A. A. Northrop
C. J. Chamberlin	R. B. Pitcher
G. Cushman	S. D. Robbins
*E. B. Frye	*S. L. Simonds
H. A. Laaby	W. H. Taft
†F. J. Lally	*D. S. Tait
*A. R. Meyer	A. L. Taylor
D. Needham, Jr.	*E. C. Wilson
†C. B. Nickerson	

Deposits go on interest fifteenth day of each month

Dividends are payable 4th Monday of January and July

BEVERLY**Beverly Savings Bank**
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	Thomas H. Bott, Jr. <i>Treasurer</i>
Thomas H. Bott, Jr.	R. Wendell Dronsfield
John C. Lovett	Margaret P. Gulbrandsen <i>Assistant Treasurers</i>
Leroy D. Marston	
Benjamin A. Patch	Edward H. Ober <i>Clerk of Corporation</i>
George R. Spear	
William C. Tannebring <i>Vice Presidents</i>	

Trustees

T. H. Bott, Jr.	L. D. Marston
*C. C. Brown	W. L. Moody
L. W. Cann	C. F. Nagel
†L. W. Davis	†E. H. Ober
R. W. Dronsfield	A. E. Parkhurst
T. F. Fitzgibbon	*B. A. Patch
A. T. Foster	R. K. Patch
A. Glovsky	*P. K. Rowe
†J. B. Hill	*G. R. Spear
†A. R. Hoar	W. C. Tannebring
†J. A. Kelly	W. A. Trowt
*J. C. Lovett	J. C. Wilson

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, April 7, 1854

Branch Offices

77 Milk Street

129 Tremont Street

696 Centre Street, Jamaica Plain

1906 Centre Street, West Roxbury

J. Reed Morss
*President*Robert M. Morgan
*Treasurer*Daniel L. Brown
Robert M. Morgan
*Vice Presidents*John Carr
Richard B. Franklin
Arthur J. KoomanFosdick P. Harrison
*Clerk of Corporation*Robert T. Lawrence
Charles H. Wood
Charles E. Whitehead
*Assistant Treasurers***Trustees**L. D. Brace
R. F. Bradford

*D. L. Brown

*H. H. Bundy

T. D. Cabot

T. H. Carens

*A. L. Coburn, Jr.

R. M. Eastman

†T. B. Gannett

C. S. Hart

F. W. Hatch

R. R. Higgins

*D. H. Howie

*V. C. Johnson

N. W. Kenny

G. A. Kyle

R. M. Morgan

J. R. Morss

W. F. Morton

H. Schermerhorn

*J. J. Snyder

†D. G. Sullivan

L. A. Sykes

F. F. Vorenberg

J. N. White

†A. S. Woodworth

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

Boston Penny Savings Bank
1375 Washington Street

Date of Incorporation, March 9, 1861

Branch Office

532 Commonwealth Avenue

Harry A. Gilbert
*President*Richard J. Gardner
*Treasurer*Richard J. Gardner
*First Vice President*Norman W. Hay
Vice Treasurer

Oliver H. Kent

Lawson W. Oakes

Vice Presidents

William G. Day

Clerk of Corporation

Albion M. DeLong

Mary E. Looby

Horace W. Tibbetts

John I. Maxwell

*Assistant Treasurers***Trustees**

R. A. Brown

H. A. Budreau

†M. M. Cantor

W. E. Crowley

W. G. Day

†F. B. Ells

T. L. Fenn

O. Folsom

*R. B. Fowler

R. J. Gardner

*H. A. Gilbert

*E. V. Grabill

G. B. Hebb

C. K. Jackson

W. W. Johnson

O. H. Kent

H. B. Leggee

H. B. McGuire

*L. W. Oakes

*R. S. Paige

J. J. Quinn

F. E. Roberts

H. F. Salisbury

H. A. Seeley

J. K. Simms

Deposits go on interest tenth day of each month

Dividends are payable April 12 and October 12

Brighton Five Cents Savings Bank
309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices

121 Harvard Avenue, Allston

1948 Beacon Street, Cleveland Circle

Charles J. Kiley
*President*Harry G. Cawley
*Treasurer*William H. Short
*Vice President*Edward T. Kiley
Barry F. St. George
*Assistant Treasurers*John J. Sullivan
*Clerk of Corporation***Trustees**

†K. H. Brock

C. A. Brush

H. G. Cawley

B. Ginsberg

†J. P. Jordan

J. S. Kavanah

*T. Kelly

*C. J. Kiley

E. T. Kiley

J. J. Murphy

*E. K. Pillsbury

†J. H. Proctor

*W. H. Short

J. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Charlestown Savings Bank

1 Thompson Square (Charlestown District)

Date of Incorporation, April 7, 1854

Branch Offices

61 Summer Street, Boston

42 Washington Street, Boston

Norman F. Barrett
*President*Henry W. Shumaker
Treasurer

Theodore L. Storer

Charles F. Whiting

Percy R. Ziegler

Vice Presidents

Janice Parker

Clerk of Corporation

Henry T. Andrews

Wallace C. Baxter

Archibald T. Meikle

Louise Seely

Walter O. Spofford

John E. Wilkinson
*Assistant Treasurers***Trustees**

*R. G. Babcock

S. C. Badger

*N. F. Barrett

†W. G. Bowler

R. F. Burkard

A. T. Buros

J. W. Downs

†W. D. Duryea

P. Eiseman

E. B. Hamilton

G. Hansen

T. M. Hennessey

*D. J. Hurley

M. J. Lorimer

A. Loring, Jr.

J. W. Lowe

C. F. Machen

†O. S. Morrill

G. P. Nason

H. L. Niles

E. H. Perkins

†D. L. Rhind

H. B. Shepard

H. W. Shumaker

F. F. Stockwell

*T. L. Storer

*C. M. Werly

S. L. Whipple, Jr.

*C. F. Whiting

*P. R. Ziegler

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Dorchester Savings Bank
572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

Branch Offices
570 Washington Street
507 River Street, Mattapan

Rutherford E. Smith <i>President</i>	Edgar A. Craig <i>Treasurer</i>
Edgar A. Craig Frederick C. Holland <i>Vice Presidents</i>	Herbert S. French Robert L. Clark Alice C. Kenney <i>Assistant Treasurers</i>
Linwood F. Gifford <i>Clerk of Corporation</i>	

Trustees

†G. Y. Berry, Jr.	*R. Lowe, Jr.
W. H. C. Carrasco	H. Penn
R. F. Chamberlain	*J. G. Russell
E. A. Craig	E. Smith
*M. P. Ellis	*R. E. Smith
†C. R. Erlandson	†A. V. Thompson
L. F. Gifford	S. R. Wentworth
B. S. Jackson	*C. L. Whittier

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

East Boston Savings Bank
10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

Branch Office
1 Bennington Street

William C. Smith <i>President</i>	Philip J. Coady <i>Treasurer</i>
Justin A. Duncan <i>Vice President</i>	C. Maxwell French Robert E. Turpin Lester N. Ellis <i>Assistant Treasurers</i>
Stanley B. Oram <i>Clerk of Corporation</i>	

Trustees

H. P. Abbott	†E. Hutchinson
P. J. Coady	A. Loschi
C. E. Doane	J. I. Lynch
†F. B. Duncan	*S. P. Lynch
*J. A. Duncan	C. A. Martin
†G. C. Eldridge	W. R. Morrison
G. E. Evans	*R. W. Pigeon
*H. L. Farnham	*W. C. Smith
E. S. Haskell	*W. T. Vose
*G. E. Hodge	B. F. C. Whitehouse
L. M. Hollingsworth	

Deposits go on interest fifteenth day of each month

Dividends are payable January 16 and July 16

Eliot Savings Bank
165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

Frank D. Littlefield <i>President</i>	Theodore S. Thompson <i>Treasurer</i>
Albert F. Hayden Richard S. Willis <i>Vice Presidents</i>	Arthur L. Brackett P. Roland Hebert <i>Assistant Treasurers</i>
Walter R. Meins <i>Clerk of Corporation</i>	

Trustees

*E. L. Bond	R. E. Mills
G. L. Curtis	†H. D. Norstrand
E. H. Eacker	†A. N. Osgood
B. H. Field	*D. K. Packard
W. J. Fisher	*W. E. Rich
R. C. Folsom	G. B. Rowlings
†L. K. Hawkins	E. B. Smith
A. F. Hayden	G. A. Stockemer
†L. P. Hills	T. S. Thompson
*F. D. Littlefield	H. C. Ward
F. R. Littlefield	*R. L. Whitcomb
†W. R. Meins	*R. S. Willis

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Grove Hall Savings Bank
455 Blue Hill Avenue (Roxbury District)

Date of Incorporation, January 30, 1914

Branch Office
1167-1175 Blue Hill Avenue, Dorchester

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins Samuel A. Singer <i>Vice Presidents</i>	Irving Adams Percival A. Ames Joseph G. Hallett James T. Mulligan Josephine Spellman <i>Assistant Treasurers</i>
Edward S. Lebowich <i>Clerk of Corporation</i>	

Trustees

G. Alpert	J. L. MacNeil
W. L. Collins	J. G. Riesman
*S. J. Copellman	M. Saxe
†J. Dewey	S. Schein
J. Druker	†B. G. Shapiro
C. S. Elkind	*S. A. Singer
*L. Endlar	A. G. Smith
A. H. Ginsburg	B. Solomon
A. M. Ginzberg	W. G. Sutcliffe
H. S. Goldberg	I. Usen
R. A. Ilg	*D. Weisberg
E. S. Lebowich	H. W. Whynot
†R. Lubets	

Deposits go on interest twentieth business day of each month

Dividends are payable May 25 and November 25

*Member of Board of Investment.

†Member of Auditing Committee.

The Hibernia Savings Bank**50 State Street**

Date of Incorporation, May 21, 1912

Albert P. Hill <i>President</i>	James W. Conners <i>Treasurer</i>
Thomas A. Cronin William F. Hickey <i>Vice Presidents</i>	Natale Coraine <i>Assistant Treasurer</i>
James E. Carroll <i>Clerk of Corporation</i>	

Trustees

†G. A. Benway	*G. A. Maloney
†J. E. Carroll	*J. J. Maloney, Jr.
J. W. Conners	*E. Manahan
†J. J. Cotter	E. McDevitt
*T. A. Cronin	J. F. O'Connell, Jr.
J. E. Downes, Jr.	J. Quiney
A. E. Haley	J. D. Riordan
W. F. Hickey	E. H. Roemer
*A. P. Hill	*W. H. Ryan
J. J. Magee	P. P. Stuart
J. W. Mahoney	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15

Home Savings Bank**69 Tremont Street**

Date of Incorporation, March 17, 1869

Alton P. Cole <i>President</i>	Hans K. Fischer <i>Treasurer</i>
James M. Rothwell Jerome Preston <i>Vice Presidents</i>	James Manson Parker O. Bullard Edward Norris
Charles E. Cochrane <i>Clerk of Corporation</i>	John H. Guluzian John C. Taylor, Jr. Frederick R. Wood <i>Assistant Treasurers</i>

Trustees

D. C. Arnold	A. L. Miller
D. Bloomfield	†C. C. Mullen
†B. Bump	W. E. Palmer
J. K. Butters	J. Preston
*A. P. Cole	H. B. Richmond
R. E. Connor	*J. M. Rothwell
*E. P. Currier	*C. M. Spencer
C. H. Curry, Jr.	R. S. Stevens
H. K. Fischer	T. E. Stevenson
H. S. Ford	*E. F. Tillson
P. J. Friedlander	F. A. Turner
*G. R. Harding	†E. L. Twomey
*F. Hastings	L. A. Webster

Deposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of April and October

The Hyde Park Savings Bank**1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Beverly M. Chittick Percy J. Peardon Robert A. Topham <i>Vice Presidents</i>	William W. Arbuckle Ferd C. Baxter <i>Assistant Treasurers</i>
	Michael J. Dray <i>Clerk of Corporation</i>

Trustees

J. W. Agnew	A. L. MacDonald, Jr.
J. A. Berggren	E. J. Manchester
†A. E. Campbell	*P. J. Peardon
*B. M. Chittick	D. T. Scott
P. G. Douglas	†E. P. Shaw
†M. J. Dray	*R. A. Topham
*C. W. Hardy	G. W. Weddleton
*W. B. Harlow	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Institution for Savings in Roxbury**2343 Washington Street (Roxbury District)**

Date of Incorporation, February 22, 1825

Branch Office**426 Boylston Street, Boston**

G. Churchill Francis <i>President</i>	Howard C. Nason <i>Treasurer</i>
Charles M. Cutler Carleton Hunneman <i>Vice Presidents</i>	Albert T. Carpenter Herbert P. Gray Irvin W. Rupert <i>Assistant Treasurers</i>
Charles E. Goddard <i>Clerk of Corporation</i>	

Trustees

B. Adams	†A. P. Everts, Jr.
H. S. Adams (Hon.)	A. G. Ferguson
J. S. Ballantyne	*G. C. Francis
*D. H. Bigelow	W. F. Goodale, Jr.
*M. G. Bolster	C. Hunneman
S. M. Bolster (Hon.)	W. F. Keesler
S. C. Brown	J. C. Skinner
A. T. Carpenter	E. Walcott
*H. W. Cole	R. P. Waters, Jr.
†R. W. Cordingley	†R. G. Wiese
*C. M. Cutler	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

Lincoln Savings Bank
1111 Columbus Avenue

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	William F. Carroll <i>Treasurer</i>
John F. Murphy Walter F. Bleiler Richard J. Condon Albert M. Moloney <i>Vice Presidents</i>	John H. Lee <i>Assistant Treasurer</i> Frank J. Glossa <i>Clerk of Corporation</i>

Trustees

*F. C. Bleiler W. F. Bleiler J. F. Bowers W. F. Carroll P. C. Cleary *J. F. Clune *J. P. Condon R. J. Condon T. W. Crosby W. T. Doyle *T. J. Flanagan F. J. Glossa D. C. Haley	J. W. Hennigan *D. J. Kelly D. L. Ley †A. J. MacLellan *R. A. MacLellan †J. F. McHale A. M. Moloney *J. F. Murphy †C. E. Nichols S. J. Rantin W. J. Sheils U. Thomson (Hon.)
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Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Massachusetts Savings Bank
52 Congress Street

Date of Incorporation, February 17, 1870

J. Amory Jeffries <i>President</i>	Ralph S. Bell <i>Treasurer</i>
Francis B. Lothrop <i>Vice President</i>	Ainslie L. MacPhail George W. P. Blacklock Anzonetta M. Churchill <i>Assistant Treasurers</i>

Theodore Chase
Clerk of Corporation

Trustees

A. J. Anderson R. S. Bell J. A. Bent W. D. Brooks W. D. Brooks, Jr. *F. H. Burr †F. W. Busk T. Chase C. K. Cobb J. G. Cornish L. C. Farley, Jr. *J. H. Gardiner A. E. Grant D. Holmes H. Holt, Jr.	D. Jeffries *J. A. Jeffries *D. Livingston *F. B. Lothrop W. Minot G. M. Naylor, Jr. H. W. Robbins E. W. Robinson †B. A. G. Thorndike *F. C. Welch G. S. Weld *M. C. Wheeler H. T. Wiggin †R. B. Williams
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Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

The Provident Institution for Savings
in the Town of Boston
36 Temple Place-30 Winter Street

Date of Incorporation, December 13, 1816

Branch Office
80 Federal Street

George L. Wrenn, 2nd <i>President</i>	John S. Howe <i>Treasurer</i>
John S. Howe D. Clinton Cave Bernice D. Parks Leonard P. Chamberlain <i>Vice Presidents</i>	D. Clinton Cave Bernice D. Parks Leonard P. Chamberlain William B. Marshall Albert R. Johannesen <i>Assistant Treasurers</i>

Wm. Arthur Dupee
Sec. of Corporation

Trustees

O. K. Anderson †E. L. Bigelow E. L. Bigelow, Jr. *C. E. Cotting L. Curtis C. Devens *D. Foster G. P. Gardner, Jr. *F. C. Gray †J. Grew *H. F. Hagemann, Jr. B. M. Hall E. B. Hanify J. S. Howe R. S. Humphrey A. W. Hunnewell W. D. Ireland *J. J. Kaplan	M. T. Kelleher C. Kennedy *R. Lowell G. Olmsted, Jr. E. H. Osgood A. H. Parker, Jr. W. A. Parker R. F. Perkins H. L. Shattuck L. P. Stack J. O. Stubbs *P. H. Theopold O. Wolcott *S. H. Wolcott †S. H. Wolcott, Jr. G. L. Wrenn, 2nd R. A. Young
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Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January
 April, July and October

South Boston Savings Bank
460 Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Robert M. Bowen <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond Francis P. Hersey <i>Vice Presidents</i>	Kenneth G. LeClair Edward G. Morse <i>Assistant Treasurers</i>
John M. Bleakie <i>Clerk of Corporation</i>	

Trustees

*C. Bigelow J. M. Bleakie *H. Bowen *R. M. Bowen †M. G. Chamberlin *F. Deane †A. L. Doggett K. S. Domett F. E. Douglas C. H. Frost B. Gavin *F. P. Hersey	E. H. Hommel G. M. King E. M. Kling J. F. Lanergan L. H. Leary F. G. Neal *G. M. Pond R. E. Seeger †A. O. Shallna *F. A. Stevens M. I. Stone
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Deposits go on interest fifteenth day of each month

Dividends are payable on or after the 20th day of
 April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of incorporation, March 7, 1833

Branch Offices
1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
555 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale

Maynard L. Harris <i>President</i>	Cora I. Blanchard Charles H. Douglass, Jr. James M. Dyer John M. George Joseph H. McLellan William M. Meikle J. Ashton Nickerson Joseph S. Nutter Carl S. Page Douglas W. Smith Robert N. Spofford <i>Assistant Treasurers</i>
Joseph H. Bacheller, Jr. <i>Exec. Vice President</i>	
Herbert F. Ayres Edward M. Kehoe <i>Asst. Vice Presidents</i>	
U. Haskell Crocker <i>Clerk of Corporation</i>	
H. Rushton Harwood, Jr. <i>Treasurer</i>	

Trustees

F. W. Andres H. H. Ayer J. H. Bacheller, Jr. T. P. Beal G. W. Blakeley, Jr. H. Bourneuf E. D. Brooks E. D. Brooks, Jr. L. W. Cabot A. P. Carter *R. P. Chapman W. H. Claffin, 3rd C. A. Coolidge U. H. Crocker *L. F. Daley L. B. Damon C. C. Dasey †T. G. Dignan F. C. Dumaine, Jr. R. J. Eaton *R. G. Emerson J. T. Fallon D. Falvey C. K. Fitts *J. G. Flint E. W. Gammons *J. F. Gerrity C. J. Gilbert O. Hall F. T. Hammond, Jr. J. E. Harrell J. B. Harriman *M. L. Harris	E. Henderson *L. T. Hill R. F. Hooper G. Howland A. B. Hunt C. Hutchins K. L. Isaacs C. D. Jacobs R. W. Lawson W. B. Long A. P. Loring R. H. Lovell J. W. Lund J. B. McIntosh *H. H. Meyer J. L. Motley A. O'Keeffe J. A. Paine M. E. Pierce W. L. Pierce G. E. Putnam, Jr. †J. E. Rogerson P. T. Rothwell H. E. Russell *W. B. Snow Q. W. Wales S. Weeks, Jr. A. Wheeler E. N. White †W. W. Wolbach *H. A. Wood, Jr. A. O. Yeames
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Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 8, 1865

Branch Offices
216 Tremont Street
728 Washington Street, Norwood

William B. Carolan <i>President</i>	William H. Wragg <i>Treasurer</i>
William E. Mackey Francis P. Carolan <i>Vice Presidents</i>	William E. Mackey Francis P. Carolan Margaret E. Jacobs Francis A. McQuaid Veronica F. Fitzgerald <i>Assistant Treasurers</i>
Ruth E. Manning <i>Clerk of Corporation</i>	

Trustees

*J. I. Ahern J. K. Bottomley F. P. Brennan F. P. Carolan *W. B. Carolan E. B. Crowley †T. A. Dunbar J. F. Fitzgerald *F. G. Fitzpatrick C. J. Fox W. J. Gillis W. J. Hagerty J. J. Halloran F. E. Johnston *A. J. Kelly W. C. Kendrick F. G. Lynn	W. E. Mackey W. B. McGonigle *T. J. McHugh *A. C. McMenimen *J. C. Morrison C. W. Mulcahy F. J. Muldoon J. E. O'Connell †T. L. O'Connor †E. J. O'Neil, Jr. W. J. O'Sullivan R. D. Patterson J. V. Quinlan, Jr. E. W. Supple J. A. Walsh W. H. Wragg
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Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices
North Station Concourse
South Station Concourse

Archibald Dresser <i>President</i>	Albert E. Pfefferle <i>Treasurer</i>
John P. Carr Henry J. Nichols Albert E. Pfefferle <i>Vice Presidents</i>	Albert R. Hill Louis W. Sheppard <i>Assistant Treasurers</i>
Malcolm C. Eaton Malcolm T. MacVicar <i>Asst. Vice Presidents</i>	

Trustees

*R. K. Bachelder †H. R. Bartlett C. W. Blood J. P. Carr *A. Dresser *J. H. Eaton, Jr. B. T. Fawcett P. W. Fitzpatrick C. Kenny J. F. McManmon	†T. Motley, 2nd *H. J. Nichols †T. A. Pappas A. E. Pfefferle *B. C. Tower *R. B. Tyler J. A. Volpe G. Wallace J. N. Worcester
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Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10

Willey Savings Bank**22 Boylston Street**

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey Charles E. Gibson Verdie A. Dodds <i>Vice Presidents</i>	Bradbury H. Huff William J. Collins <i>Assistant Treasurers</i>

Lewis S. Burns
Clerk of Corporation

Trustees

W. A. Brade	E. C. Keating
L. S. Burns	F. W. Kurth
V. A. Dodds	G. L. Lincoln
E. A. Farnum	E. A. Pearson
R. Fitz Gerald	*A. S. Roe
*C. E. Gibson	D. B. Ruggles
*D. C. Goss	E. H. Sanders
*L. V. Gould	†C. Taylor
†R. S. Hamilton	G. P. Towle
†G. W. Henderson	*A. C. Trethewey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 25 and November 25

BRAINTREE**The Braintree Savings Bank****865 Washington Street
(South Braintree District)**

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
John W. Harding Ernest T. Fulton Carroll D. Welch <i>Vice Presidents</i>	W. Wallace Kelley <i>Assistant Treasurer</i> Fred W. Shaylor <i>Clerk of Corporation</i>

Trustees

G. W. Bryant	*M. N. Peck
†J. H. Dignan	*N. P. Potter
*E. T. Fulton	F. W. Shaylor
R. P. Gray	H. C. Thayer
*J. W. Harding	J. T. Trefry, Jr.
†R. C. Holmes	C. D. Welch
J. Landers (Hon.)	†W. E. Westman
D. K. Norris	*H. C. White

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

BRIDGEWATER**Bridgewater Savings Bank****14 Main Street**

Date of Incorporation, March 19, 1872

Branch Office**12 West Center Street, West Bridgewater**

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Lloyd P. Tyrer <i>Exec. Vice President</i>	Arnold M. Gibson <i>Assistant Treasurer</i>
Orran D. Libby <i>Vice President</i>	Paul Huffington <i>Clerk of Corporation</i>

Trustees

†A. W. Ahlborg	E. F. McHugh
†G. W. Barney	R. A. McNeeland
R. G. Clark, Jr.	*G. W. Peterson
*W. E. Clark	A. E. Pratt
*H. G. Daiker	F. Sanborn
P. Huffington	H. A. Sarkisian
H. L. Jenkins	†J. A. Shockley
*J. W. Johnson	L. P. Tyrer
†J. E. Keith	B. E. Ward
C. P. Lewis	*A. T. Wells
*O. D. Libby	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

BROCKTON**Brockton Savings Bank****1 North Main Street**

Date of Incorporation, March 3, 1881

Branch Office**443 Belmont Street**

Harold S. Crocker <i>President</i>	Malcolm B. Norcross <i>Treasurer</i>
Joseph W. Keith Malcolm B. Norcross <i>Vice Presidents</i>	Frederick J. Roche Walter R. Lendh Michael E. Tumonis Andrew W. Carter Fred D. Williamson <i>Assistant Treasurers</i>
John A. Eaton, Jr. <i>Clerk of Corporation</i>	

Trustees

W. G. Allen	*J. W. Keith
H. A. Baynes	A. L. Lane
*H. S. Crocker	*F. B. Linehan
†S. W. Davis	*A. D. Matarese
A. C. Doyle	M. B. Norcross
J. A. Eaton, Jr.	E. H. O'Neill
L. F. Eaton	†P. W. Prouty
G. O. Jenkins	†K. E. Sampson
G. E. Keith	*H. W. Sprague

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

Clarence C. Reed <i>President</i>	Franklin H. Whitney <i>Treasurer</i>
George I. Crowell	Frederick E. Henry
Herbert C. Low <i>Vice Presidents</i>	Graham W. Hinckley
	Deane R. MacKenzie
Freeman E. Burgess <i>Clerk of Corporation</i>	Edward E. Erickson <i>Assistant Treasurers</i>

Trustees

F. E. Burgess	†W. E. Keith
*G. I. Crowell	P. H. Leavitt
W. E. Doyle	*H. C. Low
*W. Fencer	G. M. McCrillis
J. W. Filoon	†A. F. Phillips
W. A. Forbush	*C. C. Reed
†P. S. Jones	J. R. Wheatley
H. C. Keith (Hon.)	F. H. Whitney
*R. Keith	

Deposits go on interest first business day of each month

Dividends are payable March 1 and September 1

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices

1340 Beacon Street
1018 West Roxbury Parkway

Augustus W. Soule <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
H. S. Payson Rowe	J. Stanley Lee
Franklin T. Pfaelzer, Jr.	J. Warren Vedder, Jr.
Frederick T. Pratt <i>Vice Presidents</i>	Earl C. Rogers
	Mildred Stronge
	Percy S. Hardy <i>Assistant Treasurers</i>

Henry D. White
Clerk of Corporation

Trustees

†H. G. Bradlee, Jr.	*F. T. Pfaelzer, Jr.
F. S. Deland, Jr.	*F. T. Pratt
D. T. Field	R. W. Pratt
F. Fiske	E. W. Rogers
*R. I. Hunneman	*H. S. P. Rowe
*J. H. Magee	C. F. Rowley
†H. H. Newell	*A. W. Soule
C. A. Newhall	†H. D. White

Deposits go on interest tenth business day of each month

Dividends are payable January 20 and July 20

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	Stuart Shaffer <i>Treasurer</i>
Henry W. Durant	Donald O. Nylander <i>Comptroller</i>
Stuart Shaffer <i>Vice Presidents</i>	Charles H. Blanchard
Richard K. Hillman <i>Asst. Vice President</i>	Gilmore B. Creelman, Jr.
Marcus Morton <i>Clerk of Corporation</i>	John P. Derby
	Arthur W. Porter <i>Assistant Treasurers</i>

Trustees

†F. Adams	F. J. Good
F. T. Baldwin	*A. S. Hill
R. Baldwin	S. H. Lawton
T. R. Beal	†J. Lintner
*G. H. Beever	A. Morrison
*W. H. Churchill	M. Morton
†J. G. Cushman	H. L. Sampson
R. A. Dow	E. W. Sexton
A. Drinkwater	S. Shaffer
*R. P. Dudley	P. P. Sharples
*H. W. Durant	

Deposits go on interest first business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Robert F. Nutting <i>President</i>	Stanley L. Brown <i>Treasurer</i>
John W. Wood	Raymond J. Adams
Joseph Guiney	William T. Livingston
Leslie C. Read <i>Vice Presidents</i>	George A. Yule
Albert F. White <i>Clerk of Corporation</i>	John P. Geishecker <i>Assistant Treasurers</i>

Trustees

J. B. Atkinson	*R. F. Nutting
E. L. Bennett	†A. S. Pevear
B. H. Bowden	J. W. Powers
F. D. Campbell	*L. C. Read
G. E. Cole	A. R. Tonon
*P. R. Corcoran	†F. H. Townsend
†W. P. Dole	J. O. Welch
*J. Guiney	A. F. White
I. Kaplan	S. D. Wonders
F. H. Lovejoy	*J. W. Wood
R. D. Muzzy	

Deposits go on interest tenth day of each month

Dividends are payable January 20, April 20, July 20 and October 20

*Member of Board of Investment.
†Member of Auditing Committee.

East Cambridge Savings Bank**292 Cambridge Street**

Date of Incorporation, April 29, 1854

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black Willard C. Craig <i>Vice Presidents</i>	Charles B. Cutter Ralph G. Burstad <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	

Trustees

T. E. Ahern	†F. B. Hicks
E. S. Black	*J. F. Jefferson
J. H. Campbell	L. P. Jordan
*W. C. Craig	*G. E. Lakschewitz
C. B. Cutter	R. A. Sheffield
R. R. DeGuglielmo	†L. O. Simonds
*F. H. Dillaby	*C. H. Sloan
†R. W. Fawcett	J. Thomson, Jr.
E. J. Fudge	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

North Avenue Savings Bank**1960 Massachusetts Avenue**

Date of Incorporation, March 7, 1872

Ralph F. George <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Wallace St. C. Jones William J. Wauters <i>Vice Presidents</i>	Harold M. Cook Ralph R. Forsman William F. Askin, Jr. <i>Assistant Treasurers</i>
Chester M. Grover <i>Clerk of Corporation</i>	

Trustees

A. I. Bicknell	†L. Lane
J. F. Blackman	†J. A. Lunn
J. M. Dry	*F. H. Nickels
R. R. Duncan	J. W. Norris
O. C. Eckel	†G. M. Olive
*R. F. George	*F. E. Park, Jr.
H. G. Gerrish	†J. H. Parry
T. F. Gibson	*W. D. Swan
†C. M. Grover	J. H. Walsh
†C. L. Hanson	*W. J. Wauters
*W. St. C. Jones	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

CANTON**The Canton Institution for Savings****557 Washington Street**

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Charles F. Dings <i>Treasurer</i>
Paul Revere George M. Mansfield <i>Vice Presidents</i>	Eugene Williams <i>Assistant Treasurer</i>

Roland W. Wetherbee
*Clerk of Corporation**Trustees*

J. S. Bullock	*G. M. Mansfield
†H. B. Capen	†V. Pozzo
C. F. Dings	P. Revere
†J. H. Draper, Jr.	R. T. Seavey
W. S. Draper, Jr.	*G. Stokinger
*C. K. Endicott	J. C. Sullivan
*J. E. Fish, Jr.	*J. W. Wattles, 3rd
*J. H. Hinds	R. W. Wetherbee
R. S. Iliff	*R. Williams, Jr.

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

CHELSEA**Chelsea Savings Bank****267 Broadway**

Date of Incorporation, April 28, 1854

Branch Office**10 Pleasant Street, Revere**

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
Sidney M. Kensinger Walter L. Martin Donald R. Stormont Edward P. Wells <i>Vice Presidents</i>	Alfred R. Dugan Donald R. Stormont James W. Yandell <i>Assistant Treasurers</i>

Gertrude L. Flemming
*Clerk of Corporation**Trustees*

*I. F. Atwood	†F. J. Lane
A. Brown	W. L. Martin
*W. S. Cuthbertson	W. J. Murdock, Jr.
†H. W. Dingwell	W. H. Neagle
P. D. Duncan	C. W. Norris
*W. W. Dykeman	R. O. Rockwell, Jr.
P. D. Harrower	F. J. Ryan
F. H. Hersom	*G. W. Shepherd
W. H. Hickey	†I. W. Slade
W. R. Holmes	S. A. Smith
S. M. Kensinger	D. R. Stormont
G. J. King	*E. P. Wells

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank
435 Broadway

Date of Incorporation, February 27, 1890

Royal S. Wentworth <i>President</i>	Herbert C. Corliss <i>Treasurer</i>
Alton B. Atwood Robert C. Seamans <i>Vice Presidents</i>	C. Muriel Nickerson <i>Assistant Treasurer</i>
	Vincent Cassani <i>Clerk of Corporation</i>

Trustees

*A. B. Atwood	†D. J. McCarty
C. N. Atwood	W. E. Mutz
J. Bailen	C. M. Nickerson
†V. Cassani	C. L. Raffi
H. C. Corliss	*P. B. Seamans
H. W. Frost	*R. C. Seamans
*H. D. Hancock	R. C. Seamans, Jr.
S. B. Hayes	*J. F. Tierney
†C. S. Hobart	W. S. Walata
E. J. McCarthy	*R. S. Wentworth

Deposits go on interest twentieth day of each month
Dividends are payable April 20 and October 20

CHICOPEE

Chicopee Savings Bank
36 Center Street

Date of Incorporation, February 27, 1845

Branch Office
794 Memorial Drive

Nelson B. Carter <i>President</i>	James E. Marshall <i>Treasurer</i>
Emerson G. Gaylord Edmund A. Roy Charles J. Seaver Stanislaw Sitarz <i>Vice Presidents</i>	James P. Dout Albert H. Roy Stephen A. Zajchowski <i>Assistant Treasurers</i>
	Addison C. Morse <i>Clerk of Corporation</i>

Trustees

E. W. Beauchamp	*E. F. McDonnell
D. F. Canty	A. C. Morse
*N. B. Carter	†G. C. Murphy
P. H. D'Amour	E. J. Pryzbyla
E. R. Dupuis	L. A. Remy
E. G. Gaylord (Hon.)	*E. A. Roy
J. M. Grise, Jr.	*W. W. Sample
†C. E. Holgate	C. J. Seaver
J. A. Lavallee	S. Sitarz
†E. R. Lavigne	A. J. Stonina
J. E. Marshall	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

Chicopee Falls Savings Bank
91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

G. Noble Davidson <i>President</i>	William G. Kimball <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	Julian W. Combs <i>Assistant Treasurer</i>
N. P. Ames Carter <i>Vice President</i>	R. Eugene Blank <i>Clerk of Corporation</i>

Trustees

A. Balthazar	J. B. Knight
R. E. Blank	C. S. Leonard
C. W. Bray	T. M. McAuley
N. P. A. Carter	†E. J. O'Neil
*G. N. Davidson	*A. E. Roberts
†J. A. Deslauriers	W. J. Strycharz
*J. L. Fitzpatrick	A. E. Taylor (Hon.)
*R. W. Fleury	L. C. Taylor
*L. R. Flint	H. J. Tessier
†A. E. Gelinas	E. J. Ziemba
S. B. King	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

CLINTON

Clinton Savings Bank
200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	Charles B. Chickering <i>Treasurer</i>
John Chandler Douglas J. Hayes <i>Vice Presidents</i>	James H. Wiesman <i>Assistant Treasurer</i>

John J. Mitchell
Clerk of Corporation

Trustees

J. Chandler	*D. J. Hayes
C. B. Chickering	A. Kuettner
W. P. Constantino	K. P. Martin
C. C. Coulter	*W. E. Miles
A. W. Farwell	J. J. Mitchell
†E. P. Gannon	†W. T. Normandin
†E. F. Gibbons	J. J. Philbin
*J. D. Hamilton	H. L. Robichaud

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

COHASSET**Cohasset Savings Bank**
Elm Street

Date of Incorporation, February 28, 1845

Kendall T. Bates <i>President</i>	Winthrop L. Graham <i>Treasurer</i>
Paul T. Litchfield <i>Vice President</i>	Hannah F. Sullivan <i>Assistant Treasurer</i>
Samuel B. Bates <i>Clerk of Corporation</i>	

Trustees

*J. Bates	*P. T. Litchfield
*K. T. Bates	†E. W. Pratt
S. B. Bates	*R. E. Sherbrooke
†T. Bates	†W. C. Swift
J. H. Dean	*W. C. Wheelwright
H. T. Gleason	A. O. Wood
W. L. Graham	

Deposits go on interest first business day of each month

Dividends are payable Wednesday after the 1st Tuesday of January and July

CONCORD**The Middlesex Institution for Savings**
46 Main Street

Date of Incorporation, March 4, 1835

Stedman Buttrick <i>President</i>	Julian W. Ballou <i>Treasurer</i>
Egbert S. Newbury, Jr. <i>Vice President</i>	John C. Collins Whitney S. Smith <i>Assistant Treasurers</i>

Alice D. Anderson
Clerk of Corporation

Trustees

J. W. Ballou	F. R. Johnson
W. B. Bartlett	H. A. Laughlin
*S. Buttrick	*E. S. Newbury, Jr.
E. R. Davis	†R. J. Rodday
*T. Flint	W. S. Smith
†E. R. Howard	*E. K. True
P. Jewell, Jr.	†B. Wheeler

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

CONWAY**Conway Savings Bank**
Main Street

Date of Incorporation, March 10, 1887

John H. Parker <i>President</i>	Ralph G. Lilly <i>Treasurer</i>
C. Sumner Boyden <i>Vice President</i>	Eliza G. Camp <i>Assistant Treasurer</i>

Clarence W. Boyden
Clerk of Corporation

Trustees

*R. A. Anderson	T. C. Kelleher
*C. S. Boyden	†C. N. Lilly
C. W. Boyden	*J. H. Parker
†L. W. Graves	†R. L. Roberts
R. G. Hassell	R. L. Sears
G. B. Hosley	*R. S. Totman

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

DANVERS**Danvers Savings Bank**
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray <i>President</i>	Everett A. Needham <i>Treasurer</i>
Albert T. Armitage	Grace L. Kirby
Leland J. Ross	William H. Price, Jr.
George B. Sears	<i>Assistant Treasurers</i>
Sargent H. Wellman <i>Vice Presidents</i>	Harry T. Merrill <i>Clerk of Corporation</i>

Trustees

A. T. Armitage	*C. F. Murray
C. V. Clement, Jr.	H. K. Parker
†R. W. Esty	*D. R. Pope
*R. H. Gaskill	R. S. Roberts
A. P. Hutchinson	*L. J. Ross
H. E. June	†G. B. Sears
*D. Lockwood	C. S. Tapley
F. D. MacDonald	S. H. Wellman
H. T. Merrill	†C. T. Whittaker

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

DEDHAM**Dedham Institution for Savings**
603 High Street

Date of Incorporation, March 19, 1831

Branch Office
673 High Street, Westwood

Waldo C. Hodgdon <i>President</i>	Daniel J. Savage <i>Treasurer</i>
Robert F. Clark <i>Exec. Vice President</i>	Roland E. Reid Esther J. Thunstrom <i>Assistant Treasurers</i>
Sidney S. Batchelder <i>Vice President</i>	

Charles W. Bartlett
Clerk of Corporation

Trustees

R. Bancroft	N. L. Harris
C. W. Bartlett	H. W. Haynes
*S. S. Batchelder	W. P. Hersey
R. F. Clark	W. L. Hitchcock
†F. W. Crocker	*W. C. Hodgdon
W. N. Day	*R. C. Larcom
B. Fisher	*G. C. Lee
G. S. Goldthwait	†A. T. Lyman
P. Grant	†W. T. Ripley, Jr.

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street

Date of Incorporation, March 8, 1870

Charles W. Waterman <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland <i>Assistant Treasurer</i>

Edmund W. Nutter
Clerk of Corporation

Trustees

*J. M. Chandler	R. H. Keith
*F. W. Cousins	H. W. Kingman
†S. F. Dixon	E. W. Nutter
*M. C. Edson	*W. C. Paulson
†L. R. Fisher	G. A. Ridder
H. A. Fraser	M. F. Roach, Jr.
B. F. Goss	A. C. Swanson
R. H. Hall	P. Washburn
†F. N. Houghton	*C. W. Waterman

Deposits go on interest first business day of each month

Dividends are payable April 5 and October 5

EASTHAMPTON

Easthampton Savings Bank
36 Main Street

Date of Incorporation, February 10, 1869

George F. Evans <i>President</i>	Howard E. Fasser <i>Treasurer</i>
Howard E. Fasser	Isabelle B. Lafferty
Wilfred L. Richard <i>Vice Presidents</i>	Traugott J. Wodicka
	Robert L. Mullaly <i>Assistant Treasurers</i>

William M. Fiske
Clerk of Corporation

Trustees

L. R. Bressler	F. J. Modena
P. J. Clapp	J. J. Moriarty, Jr.
H. W. Conant	*E. T. O'Brien
†W. J. Czelusniak	†L. B. Pond
*G. F. Evans	*J. S. Rapalus
H. E. Fasser	*W. L. Richard
W. M. Fiske	*W. E. Riedel
A. V. Galbraith	E. G. Schaeffer
†W. F. Kelsey	

Deposits go on interest first business day of each month

Dividends are payable February 15 and August 15

EASTON

North Easton Savings Bank
68 Main Street (North Easton District)
Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Daniel F. Buckley	Alice K. Briggs
Edward M. Carr <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Elmer L. Randall
Clerk of Corporation

Trustees

D. Ames	J. W. Linehan
J. S. Ames, Sr. (Hon.)	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
D. F. Buckley	N. B. Morse
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	†S. F. Rice
R. P. Howard	†E. H. White
A. D. Johnson	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

EDGARTOWN

Dukes County Savings Bank
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Maria D. Hill <i>Treasurer</i>
Henry Corey	Robert D. West <i>Assistant Treasurer</i>
D. Herbert Flanders	Fred H. Chirgwin <i>Clerk of Corporation</i>
Robert M. Love <i>Vice Presidents</i>	

Trustees

A. A. Alley	R. J. Mitchell
J. Campbell	†W. B. Norton
F. H. Chirgwin	*J. W. Osborn
*H. Corey	*E. L. Stevenson, Jr.
*D. H. Flanders	†D. C. Thompson
K. T. Galley	†E. W. Vincent
*A. Hall	J. A. Willoughby
*R. M. Love	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

EVERETT

Everett Savings Bank
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Sara E. Dresser <i>Treasurer</i>
Joseph E. Cannell	Harry E. Hall
Willard C. Lombard <i>Vice Presidents</i>	Robert M. Price <i>Assistant Treasurers</i>

Alden P. Tuells
Clerk of Corporation

Trustees

†E. H. Ahlin	†W. C. Lyford
*H. Beats	W. C. Lyford, Jr.
*J. E. Cannell	H. L. Macaulay
S. E. Dresser	†H. K. Macdonald
*S. R. Gardiner	R. K. Manning
*J. W. Holmes	R. K. Manning, Jr.
J. R. Leighton	*K. P. Sargent
W. C. Lombard	E. H. Tobey, Jr.
W. P. Lombard	A. P. Tuells

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
F. Standish Kelley <i>Exec. Vice President</i>	Theresa E. Underwood
Robert E. Browne <i>Clerk of Corporation</i>	Richard H. Carpenter <i>Assistant Treasurers</i>

Trustees

E. G. Braley	J. L. Hiller
R. E. Browne	*F. S. Kelley
O. B. Carpenter	W. K. Kuechler
R. H. Carpenter	L. B. Maxfield
*H. A. Darwin	†L. W. Morton
H. Fell	J. H. Seaman
*R. W. Foster	*C. H. Sisson
†G. A. Greene	W. Tallman
†E. A. Hayward	R. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

FALL RIVER**The Citizens' Savings Bank**
4 South Main Street

Date of Incorporation, November 15, 1851

Leeds Burchard
*President*John M. Parker
*Treasurer*William H. Pearse
William E. Crowther
Thomas J. Hudner
*Vice Presidents*Mary E. Lynch
John W. Borden
*Assistant Treasurers*Warren A. Parmenter
*Clerk of Corporation**Trustees*

†G. R. Ashworth	*T. J. Hudner
A. L. Audet	D. S. Owler
A. L. Berryman	J. M. Parker
*R. C. Bigelow	W. A. Parmenter
*G. W. Bliss	*W. H. Pearse
*H. S. R. Buffinton	W. Prescott
*L. Burchard	M. R. Silva
T. R. Burrell, III	F. E. Sullivan
O. M. Cherry (Hon.)	†N. F. Thompson
*W. E. Crowther	H. T. Walker
H. Gottlieb	†R. C. Westgate

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of June and December

Fall River Savings Bank**141 North Main Street**

Date of Incorporation, March 11, 1828

Thomas B. Bassett
*President*Robert F. Sykes
*Treasurer*M. Richard Brown
*Vice President*William L. Stewart
Leslie H. King
Alston M. Rigby
*Assistant Treasurers*George M. Jackson
*Clerk of Corporation**Trustees*

A. B. Almy	R. Harrison
*T. B. Bassett	C. H. Hawes
*E. Brayton	G. M. Jackson
†L. S. Brayton	*G. E. Kay
*M. R. Brown	L. Mendes
J. E. Bullock	E. B. Mills
†F. M. Chace	*R. F. Morton
H. W. Durfee	T. A. Rodgers, Jr.
†R. H. Gee	R. F. Sykes
A. E. Hanson	

Deposits go on interest fifth day of each month

Dividends are payable April 15 and October 15

Fall River Five Cents Savings Bank
79 North Main Street

Date of Incorporation, April 10, 1855

William F. Staples
*President*Lincoln P. Holmes
*Treasurer*Richard K. Hawes
Douglas J. Richardson
*Vice Presidents*Joseph C. Kay
Donald A. Bogle
Charles H. Hodgson
*Assistant Treasurers*Arthur R. Derbyshire
*Clerk of Corporation**Trustees*

H. W. Barnett	*R. K. Hawes
R. A. Bogle	R. K. Hawes, Jr.
A. T. Buffinton	L. P. Holmes
A. N. Clarke	M. Jaffe
J. A. Cohen	†E. H. Leeming
F. A. Crosson	W. T. Manning
R. L. Currant	E. V. D. Mills
A. H. Davis	*D. J. Richardson
†C. D. Davol	*W. F. Sanford
C. S. Deplitch	*W. F. Staples
A. R. Derbyshire	H. A. Swett (Hon.)
†F. C. Elliott	R. M. Thompson
J. A. Faria	*M. F. Welsh
R. Green	M. A. Westgate

Deposits go on interest first business day of each month

Dividends are payable June 10 and December 10

Union Savings Bank**20 South Main Street**

Date of Incorporation, April 24, 1869

James P. Hart
*President*Ernest L. Peirce
*Treasurer*Israel Brayton
Cyrus C. Rounseville
*Vice Presidents*Edith C. Twisse
Herbert Boothman
*Assistant Treasurers*Lincoln D. Brayton
*Clerk of Corporation**Trustees*

†H. Ashton	†W. F. Davis
W. H. Barker	*G. Delano, Jr.
†J. F. Beckett, Jr.	*J. P. Hart
*I. Brayton	E. L. Peirce
*P. S. Brayton	H. J. Regan
L. D. Brayton	*C. C. Rounseville
F. J. Carreiro	C. P. Ryan
D. A. Davis	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

*Member of Board of Investment.

†Member of Auditing Committee.

FITCHBURG

Fitchburg Savings Bank
745 Main Street

Date of Incorporation, February 12, 1846

Branch Office
550 Kimball Street

Frederick C. Ober <i>President</i>	Byron D. Merrill <i>Treasurer</i>
Richard Bullock Russell B. Lowe <i>Vice Presidents</i>	Frederick W. Smith <i>Assistant Treasurer</i>
Thornton K. Ware <i>Clerk of Corporation</i>	

Trustees

W. W. Aalto	H. V. Lindberg
*W. B. Adams	J. H. Long, Jr.
*J. B. Aubuchon	*R. B. Lowe
*R. Bullock	F. W. Lyman
E. C. Caouette	W. L. McBride
D. Crocker	B. D. Merrill
D. M. Crocker	†A. H. Meyer
P. W. Dawley	*F. C. Ober
E. S. Eichin	†E. B. Sherman
G. W. Falk	H. K. Simonds
E. W. Fish	W. T. Swain
T. J. Godley	C. F. Taylor
N. Harrower	G. R. Wallace, III
†C. F. Holt	†T. K. Ware
V. E. Huntington	A. Woollacott

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

The Worcester North Savings Institution

288-294 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
James H. Walsh <i>Clerk of Corporation</i>	

Trustees

*W. E. Aubuchon	O. G. Hedstrom
A. Belliveau	W. W. Henry
†H. F. Bergstresser	C. P. Johnson
H. G. Bowen	J. A. Lowe
*W. S. Brown	W. A. Lowe
*S. F. Chittick	E. J. Lyman
N. C. Cross	*P. A. McKittrick
W. H. Dolan	†G. W. Munson
R. W. Fisher	*A. G. Neal
J. G. Flynn	J. B. Reynolds
W. O. Forman	F. M. Rhoten
†D. D. Goodwin	E. J. Townsend
W. C. Hardy	J. H. Walsh

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
Edwin H. Downs James J. Putnam <i>Vice Presidents</i>	Hattie L. Smith <i>Assistant Treasurer</i>
Grace E. Donovan <i>Clerk of Corporation</i>	

Trustees

L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	*H. W. Moore
†G. E. Donovan	*D. H. Pike
*E. H. Downs	*J. J. Putnam
W. P. Fuller	N. R. Smith
†A. G. Hutchins	*R. E. Wagner

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

FRAMINGHAM

Farmers' & Mechanics' Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Arthur M. Fitts, Jr. <i>President</i>	Vernard J. Irvine <i>Treasurer</i>
Vernard J. Irvine Clarence E. Dunaven Charles F. Long <i>Vice Presidents</i>	Milton E. Baldwin, Jr. Charles D. Warner <i>Assistant Treasurers</i>

Victor H. Galvani
Clerk of Corporation

Trustees

*C. E. Dunaven	†R. G. MacPherson
*A. M. Fitts, Jr.	*H. E. Matheson
†V. H. Galvani	†J. A. Robertson
J. P. Hastings	*H. Schnare
V. J. Irvine	*W. F. Sullivan
*N. C. Kennedy	†R. N. Wallis
*C. F. Long	

Deposits go on interest first business day of each month

Dividends are payable April 21 and October 21

*Member of Board of Investment.

†Member of Auditing Committee.

FRANKLIN**Benjamin Franklin Savings Bank**
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo Warren R. Gilmore Charles H. Lawrence <i>Vice Presidents</i>	William R. Feeley <i>Assistant Treasurer</i> Edmund J. Keefe <i>Clerk of Corporation</i>

Trustees

H. C. Abbott	C. B. Hobbs
*C. H. Carlson	M. J. Kearney
*L. J. Cataldo	E. J. Keefe
*C. S. Clark	*T. F. Keefe
†G. W. Dana	*C. H. Lawrence
H. W. Eastman	†D. S. Mackintosh
W. R. Feeley	D. J. Mann
*W. R. Gilmore	*R. N. Peterson
J. R. Goodwin	J. Vena
†W. B. Goodwin	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

GARDNER**The Gardner Savings Bank**
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Isaac B. Howe Edmund L. Nichols <i>Vice Presidents</i>	Helen E. Erickson <i>Clerk of Corporation</i>

Trustees

*P. A. Bjurling	T. P. Kelly
P. R. Bryant	R. A. Keyworth
†H. E. Drake	E. F. Leach
J. A. Dunn	†M. A. Moore
R. N. Ellis	†C. E. Nichols
R. N. Greenwood	*E. L. Nichols
G. H. Heywood, Jr.	*D. W. Schoonmaker
*I. B. Howe	*W. S. Shepard
V. W. Howe	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

GEORGETOWN**Georgetown Savings Bank**
24 East Main Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Ruth B. Stetson <i>Assistant Treasurer</i>

Trustees

B. Adams	G. A. Minchin
C. G. Baker	H. C. Perley
C. H. Chaplin	†R. Perley
*D. C. Elliott	†H. N. Pingree
*F. H. Harriman	R. S. Prescott
†C. A. Holmes	W. C. Stetson
F. M. Meader	D. M. Tenney
*R. F. Metcalf	

Deposits go on interest fifteenth day of each month
Dividends are payable April 20 and October 20**GLOUCESTER****Cape Ann Savings Bank**
109 Main Street

Date of Incorporation, April 15, 1846

William Moore <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Temple A. Bradley <i>Exec. Vice President</i>	Carrie E. Christensen Lester W. Harrison <i>Assistant Treasurers</i>
William S. Webber <i>Vice President</i>	

Arthur C. Davis
*Clerk of Corporation**Trustees*

*E. R. Abbott	C. W. Lowrie
†H. Bell	†L. C. McEwen
T. A. Bradley	R. F. Marshall
A. C. Davis	†R. A. Merchant
*H. C. Dexter	*W. Moore
N. A. Faulk	E. Morley
J. H. Griffin	*L. H. Peterson
C. T. Heberle, Jr.	*W. S. Webber
H. L. Jodrey, Jr.	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Frederick H. Turner <i>President</i>	R. Gordon Granger <i>Treasurer</i>
Peter I. Adams <i>Vice President</i>	D. Allen Hall Emma H. Stanton <i>Assistant Treasurers</i>
William F. Flaherty <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	F. E. Harmon
R. B. Anderson	J. B. Hull
*H. S. Andrews	J. H. Lansing
H. H. Erbe	†M. E. Leafgreen
†W. F. Flaherty	†G. R. McCormick
*M. J. Gilligan	I. J. Sermini
R. G. Granger	F. H. Turner
D. A. Hall	H. K. Turner
W. B. Hall	*R. F. Tyler

Deposits go on interest first business day of each month
Dividends are payable April 30 and October 31

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	Merle W. Scott <i>Treasurer</i>
Frederick H. Payne <i>Vice President</i>	Ernest R. Alexander Frank C. Keegan <i>Assistant Treasurers</i>
Joseph W. Ballard <i>Clerk of Corporation</i>	

Trustees

J. B. Baker	F. H. Reed
J. W. Ballard	*P. Rogers
J. T. Bartlett	†W. H. Shortell
H. J. Cadwell	*J. W. Smead
C. F. Clark	†C. F. Smith
R. S. Harper	*C. N. Stoddard, Jr.
*D. C. Lunt	C. S. Strecker
A. G. Moody	*T. W. Symons
F. H. Payne	

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October

Greenfield Savings Bank
358 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Lester J. Clapp <i>Exec. Vice President</i>	Warren O. Weir Matthew N. Polo <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	G. J. Hayer
F. R. Andrews	T. M. Hayes
L. M. Cairns	W. J. Hosmer
L. J. Clapp	*W. S. Keith
†F. B. Dole	†R. T. Lyman
H. V. Erickson	*J. B. Roys
R. J. Farr	*D. B. Swain
*L. B. Fortin	S. T. Tisdale
*W. C. Gates	†A. Warner
*J. W. Haigis	W. O. Weir

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices
Main Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor Benjamin O. Eldredge <i>Vice Presidents</i>	Eleanor A. Lake Milton L. Cahoon <i>Assistant Treasurers</i>
John H. Paine <i>Clerk of Corporation</i>	

Trustees

R. E. Allen	O. T. Murray
L. A. Anderson	J. H. Paine
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	†A. B. Stewart
†C. L. Goodspeed	†I. M. Taylor
*U. S. Livingston	

Deposits go on interest second Wednesday of each month
Dividends are payable 2nd Wednesday of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office
17 Main Street, Topsfield

Lawrence J. Ewing <i>President</i>	Stanwood D. Evans <i>Treasurer</i>
Stanwood D. Evans Harry E. Adams, Jr. <i>Vice Presidents</i>	Harry E. Adams, Jr. Donald K. Laing Genevieve D. Mack <i>Assistant Treasurers</i>

Charles E. Curtis
Clerk of Corporation

Trustees

†C. T. Bixby	H. M. Goodwin
†G. H. Bixby	S. P. Horne
C. A. Bodwell	*W. F. Hubley
T. E. Cargill, Jr.	†C. F. Johnson
J. A. Currier	I. L. Keith
C. E. Curtis	H. W. Kimball
S. D. Evans	*A. B. MacGregor
*L. J. Ewing	*G. E. McGregor
J. J. Fahey	R. V. McNamara
R. E. Gardner	*L. M. Poore

Deposits go on interest twentieth day of each month

Dividends are payable April 20 and October 20

Pentucket Five Cents Savings Bank
46 Washington Street

Date of Incorporation, March 17, 1891

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Aaron Hoyt J. Storer Macdougall <i>Vice Presidents</i>	Clyde G. Page Stewart M. Mattinson <i>Assistant Treasurers</i>

George M. Goodwin
Clerk of Corporation

Trustees

M. S. Bishop	*B. McGregor
W. H. Butler	R. H. Morse
*H. A. Fernald	†A. G. Nichols
G. M. Goodwin	*J. R. Page
†C. E. Haseltine	W. S. Soroka
*A. Hoyt	H. L. Stone
C. L. Hoyt	A. H. Veasey, Jr.
N. C. Johnson	*H. L. Wallace
*J. S. Macdougall	†W. Watson
A. D. Marble	

Deposits go on interest first day of each month

Dividends are payable February 1, May 1, August 1 and November 1.

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Albert W. Tweedy <i>President</i>	Francis B. Cushing <i>Treasurer</i>
Louville F. Niles <i>Vice President</i>	Malcolm V. Cann <i>Assistant Treasurer</i>
William L. Howard <i>Clerk of Corporation</i>	

Trustees

*E. H. Anderson	M. C. Newell
†J. P. Barnes	L. F. Niles
F. B. Cushing	†J. A. Parrish
*W. B. Downey	C. Salmon
*L. W. Foster	P. A. Stoddard
†L. L. Howard	*A. W. Tweedy
W. L. Howard	A. E. Whittemore
*C. F. Nettleship, Jr.	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

HOLLISTON

Holliston Savings Bank
763 Washington Street

Date of Incorporation, February 27, 1872

Edward G. Fischer <i>President</i>	Robert A. Saccone <i>Treasurer</i>
Robert A. Saccone <i>Exec. Vice President</i>	Isabelle G. Twitchell <i>Assistant Treasurer</i>
Louis J. Maeder Howard S. Wells <i>Vice Presidents</i>	

Wallace P. Watts
Clerk of Corporation

Trustees

*R. H. Adams	†G. W. Morse
†C. O. Bartlett	*E. D. Olmstead
†F. F. Cole	*S. D. Olmstead
L. H. Cox	*R. A. Saccone
E. G. Fischer	I. G. Twitchell
R. D. Fisher	W. P. Watts
*A. H. Garbutt	H. S. Wells
E. S. Holbrook	C. A. Williams
*L. J. Maeder	*H. B. Youngling

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

*Member of Board of Investment.

†Member of Auditing Committee.

HOLYOKE

Holyoke Savings Bank
143 Chestnut Street

Date of Incorporation, February 21, 1855

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White <i>Vice President</i>	Leonard M. Baldwin Joseph H. Bengier Frederic F. Isakson William M. Minkley Walter R. Noffke <i>Assistant Treasurers</i>
Edward F. Day <i>Clerk of Corporation</i>	

Trustees

B. Alderman	R. J. Harrington
†H. H. Allen	†R. E. McCorkindale
*S. R. Allyn	*G. F. Murray
†J. L. Barowsky	S. A. Russell
*J. S. Begley	L. J. Simard
*R. F. Blount	P. S. Sinclair
J. W. Coffman	*W. H. Smith, 2nd
E. F. Day	H. J. Szewczynski
*E. Docherty	R. P. Towne
W. Dwight	E. P. White

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Mechanics' Savings Bank
347 Dwight Street

Date of Incorporation, March 19, 1872

Branch Office
40 Bridge Street, South Hadley Falls

Donald C. Mackintosh <i>President</i>	Harold P. Kelley <i>Treasurer</i>
Frank E. Button Arthur E. Sheldon Charles H. Kent <i>Vice Presidents</i>	Robert F. Batchelor James G. Haggerty Eleanor W. Malone John M. Dorman <i>Assistant Treasurers</i>

A. Kenneth Riley
Clerk of Corporation

Trustees

R. E. Barrett, Jr.	*D. C. Mackintosh
†H. V. Burgee	C. F. Moriarty
*F. E. Button	†E. C. Reid
H. J. Corcoran	A. K. Riley
A. E. French	A. Saltman
J. N. Hazen	*A. E. Sheldon
H. P. Kelley	†F. G. C. Smith, Jr.
*C. H. Kent	*R. M. Weiser
O. C. Kohler	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Russell L. Davenport <i>President</i>	Lewis J. Lamont <i>Treasurer</i>
Philip M. Judd William J. Mills Donald R. Taber <i>Vice Presidents</i>	Stanley Clark Marjorie E. Green <i>Assistant Treasurers</i>
	Donald McCorkindale <i>Clerk of Corporation</i>

Trustees

†F. P. Barrett	P. M. Judd
†A. F. Bollenbach	L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
†M. G. Campagna	D. McCorkindale
B. W. Childs	W. J. Mills
J. V. Czelusniak	*D. J. O'Connell
*R. L. Davenport	S. Resnic
J. E. Driscoll	*D. R. Taber
*F. R. Green	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

HOPKINTON

Hopkinton Savings Bank
10 Main Street

Date of Incorporation, March 23, 1867

Willard E. Pratt <i>President</i>	C. Russell Neale <i>Treasurer</i>
C. Russell Neale <i>Exec. Vice President</i>	Beatrice H. Holt Doris Wolfe <i>Assistant Treasurers</i>
A. Clayton Waite Clarence D. Farrar <i>Vice Presidents</i>	

Trustees

E. H. Adams	W. T. Hamilton
†C. C. Cleverley	K. M. Holt
F. B. Doughty	†C. H. Melvin
*A. L. Douglas	C. R. Neale
*L. P. Eagles	*C. W. Parmenter
L. D. Farrar	*W. E. Pratt
†E. F. Fecteau	*A. C. Waite
E. W. Flood	

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

George W. Woodbury Parker <i>President</i>	Clarence H. Robinson <i>Treasurer</i>
Clarence H. Robinson Ralph Fieldsend John M. Meserve Harold A. Priest <i>Vice Presidents</i>	Donald H. Wheeler <i>Assistant Treasurer</i> Fred E. Morris <i>Clerk of Corporation</i>

Trustees

A. G. Bonazzoli	F. E. Morris
G. A. Coyne	C. H. O'Donnell
†H. G. Field	*G. W. Parker
*R. Fieldsend	L. L. Parker
R. C. Holden	†O. L. Perrault
W. T. Hood	J. J. Plant
W. E. Kirkpatrick	*H. A. Priest
*C. T. Lamson	†H. A. Reardon
*J. M. Meserve	C. H. Robinson
E. F. Morgan, Jr.	W. F. Smith

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Augustus J. Barton, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Charles E. Goodhue, Jr. <i>Exec. Vice President</i>	Charles A. Mallard <i>Clerk of Corporation</i>
Paul R. Goodhue Jesse M. Morehouse <i>Vice Presidents</i>	

Trustees

M. C. Arthur	C. E. Goodhue, Jr.
*A. J. Barton, Jr.	*P. R. Goodhue
*G. A. Bolles	W. E. Hall
H. Burke	†C. A. Mallard
L. B. Burnham	*J. M. Morehouse
*B. K. Collins	†S. H. Perley
F. L. Collins	†F. H. Whipple

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

George W. Hamblet <i>President</i>	Ernest W. Roebuck <i>Treasurer</i>
Arthur Sweeney <i>Vice President</i>	Raymond J. Telford <i>Assistant Treasurer</i>
W. C. Tomlinson <i>Clerk of Corporation</i>	

Trustees

*J. F. Bacigalupo	F. H. Locke
J. H. Barrington	C. D. McDuffie
J. T. Batal	E. W. Roebuck
J. L. Dean	R. H. Sherman
W. V. Demers	*C. F. Smith
*J. K. Dow	*A. Sweeney
G. H. Gage	W. C. Tomlinson
J. F. Glynn	†J. A. Torrisi
*G. W. Hamblet	†E. L. Wilkinson
G. W. Hamblet, Jr.	†W. N. Webster
F. B. Kittredge	

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

F. A. Bernardin	M. A. Landers
*S. H. Brennan, Jr.	F. J. Leone
†W. T. Bride	*T. Longworth
*M. J. Caplan	C. T. McCarthy
J. A. Comber	*J. J. Muldowney
*W. H. Daly	†D. J. Murphy, Jr.
J. J. Dineen, Jr.	†J. Petralia
J. P. S. Doherty	N. H. Rodd
J. E. Fenton	I. E. Rogers, Jr.
J. P. Holihan	L. R. Viger
A. E. Jewell	

Deposits go on interest last business day of each month
Dividends are payable April 30 and October 31

*Member of Board of Investment.
†Member of Auditing Committee.

Essex Savings Bank
290-294 Essex Street

Date of Incorporation, March 15, 1847

Richard Ward <i>President</i>	Philip F. Danforth <i>Treasurer</i>
Philip F. Danforth <i>Exec. Vice President</i>	John E. Abercrombie Arthur R. Atkinson Norman L. Miller George F. Hanson William A. Hilbert <i>Assistant Treasurers</i>
J. Rodney Ball William S. Swindells Harold T. Houston <i>Vice Presidents</i>	

James H. Eaton
Clerk of Corporation

Trustees

J. R. Ball	*H. T. Houston
†W. E. Casey	†M. W. Kenney
L. S. Cox	R. W. Knight
P. F. Danforth	I. E. Rogers
J. H. Eaton	*W. S. Swindells
L. M. Eidam	*R. Ward
†C. R. Harrison	*R. A. Woodcock
*C. W. Holland	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Harold S. Buckley <i>President</i>	Alfred H. Smith <i>Treasurer</i>
Charles M. Poore <i>Exec. Vice President</i>	Matilda G. Caliri Lorraine C. Mulreany Donald E. Anderson Roger N. Bower <i>Assistant Treasurers</i>
A. Murray Howe <i>Vice President</i>	

Irving W. Sargent
Clerk of Corporation

Trustees

*A. J. Battershill	W. H. Keller
E. A. Bernardin	A. J. Lloyd
*H. S. Buckley	V. J. Mill, Jr.
H. J. Bunting	C. E. Morrison, Jr.
J. V. Caliri	K. S. Norwood
G. A. Clark	M. F. Norwood
†B. R. Cleveland	H. H. Petzold
†P. D. Dalrymple	C. M. Poore
J. J. DiSalvo	I. W. Sargent
†G. R. Fulton	A. H. Smith
C. G. Hatch	B. E. Smith
*A. M. Howe	*R. W. Turner

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

John P. Palmer <i>President</i>	Albert N. Nettleton <i>Treasurer</i>
Earl M. Baldwin Harry M. Keating Albert N. Nettleton <i>Vice Presidents</i>	Esther M. Kuhn Alba A. Pasco Charles M. Tacy <i>Assistant Treasurers</i>

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin J. I. Brown †E. J. Cerruti E. R. Christenson R. Forman *H. M. Keating	A. N. Nettleton *J. P. Palmer N. C. Tacy †F. H. Vohr †G. S. Wickham
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Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LEICESTER

Leicester Savings Bank
1082 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Myrton O. Davis Oscar V. Payne Hubert J. Watson <i>Vice Presidents</i>	Charles E. McMullin <i>Vice Treasurer</i> C. John W. Sperry <i>Clerk of Corporation</i>

Trustees

†J. W. Copeland *M. O. Davis †F. W. Flint F. E. Kennedy *W. C. Lane C. E. McMullin W. A. McMullin	*O. V. Payne *R. R. Rossley H. O. Smith †C. J. W. Sperry *W. N. Sprague *G. F. E. Story *H. J. Watson
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Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LENOX

Lenox Savings Bank
Main Street

Date of Incorporation, April 4, 1890

(office vacant) <i>President</i>	William D. Roche <i>Treasurer</i>
J. Burrell Fielding <i>Vice President</i>	Edward S. Harubin Kate F. Stanley <i>Assistant Treasurers</i>

Trustees

*L. H. Bull †W. H. Clifford *W. M. Coakley *J. B. Fielding T. P. Fielding †H. J. Klipp *W. E. Lahart	W. T. Lahart A. J. Loveless G. E. Mole J. H. Pelton W. D. Roche †J. N. Walsh A. Wylie
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Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

*Member of Board of Investment.

†Member of Auditing Committee.

LEOMINSTER**Leominster Savings Bank**
15 Monument Square

Date of Incorporation, March 16, 1865

J. Harry Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Ralph A. Robertson <i>Vice President</i>	Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
*Clerk of Corporation**Trustees*

*J. H. Arnold	J. W. Guffin
*T. F. Bagley	W. James
A. O. Bell	†A. G. Kennard
*C. D. Bent	D. A. Lubin
G. H. Cook, Jr.	W. M. Mayo
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson

Deposits go on interest first business day of each month

Dividends are payable first business day of January and July

LEXINGTON**Lexington Savings Bank**
1778 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Winthrop H. Bowker Joseph R. Cotton William G. Potter <i>Vice Presidents</i>	Grace A. Bears <i>Assistant Treasurer</i> Walter C. Ballard <i>Clerk of Corporation</i>

Trustees

W. C. Ballard	D. A. Lynch
W. H. Bowker	J. MacLachlan
†R. D. Brown	E. C. Martin
J. R. Cotton	*H. S. O. Nichols
*R. P. Cromwell	D. E. Nickerson
L. L. Crone	*S. I. Phalen
R. S. Davenport	*W. G. Potter
C. G. Davis	†L. T. Redman
J. H. Duffy	†W. R. Rosenberger
G. W. Emery	C. E. Scribner
G. E. Graves	*C. C. Taylor
R. H. Holt	*R. H. Tucker
L. L. Hoyt	E. B. Worthen, Jr.

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

LOWELL**The Central Savings Bank**
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Hans H. Schliebus <i>Treasurer</i>
Philip S. Marden Harry G. Pollard George H. Upton <i>Vice Presidents</i>	Gerald F. Bolton Howard C. Dick J. Donald Adams <i>Assistant Treasurers</i>
William T. Sheppard <i>Clerk of Corporation</i>	

Trustees

*H. E. Clayton	H. G. Pollard
P. A. Gagnon	H. H. Schliebus
*C. J. Lombard	W. T. Sheppard
P. S. Marden	E. B. Stevens
†B. A. McKittrick	*G. H. Upton
†R. T. Morse	*W. C. Wilson
†F. F. O'Donnell	W. C. Wilson, Jr.

Deposits go on interest first business day after the tenth of each month

Dividends are payable 3rd Wednesday of April and October

City Institution for Savings in Lowell
200 Central Street

Date of Incorporation, April 12, 1837

Branch Office
1A Andover Road, Billerica

Charles E. Boles <i>President</i>	(office vacant) <i>Treasurer</i>
Robert A. Abbott John W. Robinson <i>Vice Presidents</i>	Ida A. Bell James L. Cashman <i>Assistant Treasurers</i>
J. Russell Havey <i>Clerk of Corporation</i>	

Trustees

*R. A. Abbott	†H. H. Leighton
A. Bergeron	*E. P. O'Loughlin
*C. E. Boles	J. W. Robinson
*A. W. Colburn	*J. T. Stevens
J. R. Havey	†O. Stevens, Jr.
V. Hockmeyer	†W. E. Wood

Deposits go on interest second Saturday of each month

Dividends are payable Monday following 2nd Saturday of January and July

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices**Boston Road, Chelmsford Center**
Vinal Square, North Chelmsford

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
William A. Thompson Alvah H. Weaver <i>Vice Presidents</i>	Robert C. Long Roy A. Morgan William B. Toohey <i>Assistant Treasurers</i>

Howard J. Hall
*Clerk of Corporation**Trustees*

G. Archer	B. D. Lambert
*H. K. Bartlett	*E. F. Lamson
†G. E. Branch	E. N. Lamson
*T. T. Clark	G. A. McIntyre
D. F. Connors	C. L. O'Neil
†J. C. Donohoe	C. R. Page
H. J. Hall	*W. B. Reilly
B. A. Harless	W. A. Thompson
E. Harrington	*A. H. Weaver
†R. H. Hildreth	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Office
342 Westford Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Richard C. MacGowan <i>Vice Treasurer</i>
James P. Cassidy <i>Clerk of Corporation</i>	Clarence H. Woodward Peter H. Eveleth Jane P. Kopycinski <i>Assistant Treasurers</i>

Trustees

G. W. Boyce	*R. B. Houghton
A. A. Cameron	†R. W. McKittrick
†J. P. Cassidy	*R. H. Olney
F. B. Downs	F. M. Qua
†H. F. Fessenden	P. J. Spencer
*H. E. Hollingworth	*D. F. Sullivan

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Merrimack River Savings Bank
228 Central Street

Date of Incorporation, February 24, 1871

Paul L. Perkins <i>President</i>	Earl M. Gray <i>Treasurer</i>
C. Marshall Forrest Frederick A. Flather Arthur L. Eno Earl M. Gray <i>Vice Presidents</i>	Elton L. F. Silk Edwin M. Jewett <i>Assistant Treasurers</i> B. Randolph Cady <i>Clerk of Corporation</i>

Trustees

*L. H. Beaulieu	C. M. Forrest
E. W. Brigham	W. B. French
M. J. Brown	S. R. Gleason
†G. A. Byam	*E. M. Gray
B. R. Cady	†J. Harvey
A. L. Eno	*A. G. Jenkins
†C. F. Fairbanks, 2nd	A. L. Levine
F. A. Flather	H. D. Macdonald
F. Flather	P. L. Perkins
*C. G. Forrest	*E. J. Saunders

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

John J. Hogan <i>President</i>	Raymond J. Daley <i>Treasurer</i>
George A. Leahey Frank D. Donovan Joseph W. Green <i>Vice Presidents</i>	Esther L. Ohlson John J. Hogan, Jr. <i>Assistant Treasurers</i>
	William H. Sullivan <i>Clerk of Corporation</i>

Trustees

*J. R. Bowler	*J. J. Hogan
†T. A. Callahan	G. A. Leahey (Hon.)
R. J. Daley	†D. L. McArdle
*F. D. Donovan	E. R. O'Heir
*W. F. Farrell	G. A. Ryan
W. L. Gookin	J. Stagnone
*J. W. Green	†W. H. Sullivan
H. W. Healey	

Deposits go on interest tenth day of each month

Dividends are payable February 10 and August 10

LUDLOW

Ludlow Savings Bank
33 North Street

Date of Incorporation, February 23, 1888

Branch Offices
220 Main Street, Belchertown
464 Main Street, Wilbraham

James P. Cormack <i>President</i>	Otto A. Peterson, Jr. <i>Treasurer</i>
Irving J. Cordner Robert M. Mackintosh Frederick D. Robbins <i>Vice Presidents</i>	James A. O'Neil Howard K. Rodenhizer Walter M. Bowles <i>Assistant Treasurers</i>
	Clarence F. Gillan <i>Clerk of Corporation</i>

Trustees

†P. R. Baird	*A. L. Martin
A. J. Boilard	R. R. Meunier
†C. H. Colwell	*A. L. Miller
I. J. Cordner	D. B. Miller
*J. P. Cormack	M. R. Nakashian
C. H. Farr	*J. E. Nilsson
O. K. Gilbert	F. D. Robbins
C. F. Gillan	C. G. Smith
C. W. Gowen	W. L. Spaulding
A. J. Letourneau	S. S. Stusick
*F. J. Livi	†A. P. Trombly
*R. M. Mackintosh	S. W. Wheeler

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

LYNN

Lynn Five Cents Savings Bank
99 Market Street

Date of Incorporation, May 15, 1855

Branch Office
286 Humphrey Street, Swampscott

Crawford H. Stocker, Jr. *President* Harold P. Symmes *Treasurer*

Lawrence E. Brown William C. Andrew
Frederick W. Hixon J. Norman Panall
William G. Keene Carl R. Perry
Vice Presidents Gertrude E. Majeska
Assistant Treasurers

Taylor B. Yeakley
Clerk of Corporation

Trustees

J. M. Barnes	L. V. MacDuff
†C. B. Bethune	D. H. Marsh
†S. W. Bradley	†G. E. Rafferty
*R. P. Breed	*T. W. Rogers
R. P. Breed, Jr.	*M. W. Rolfe
W. J. Breed	†C. F. Smith, Jr.
L. E. Brown	†D. H. Smith
H. A. Durkee	H. C. Smith
C. C. Handy	*C. H. Stocker, Jr.
C. E. Harwood	H. P. Symmes
J. J. Heffernan	E. W. Tibbetts
F. W. Hixon	E. S. Underwood
W. G. Keene	T. B. Yeakley
L. B. Leonard	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Howard L. Huxtable *President* Charles E. Cain *Treasurer*

Alfred E. Chase Harry E. Fuller
Henry R. Mayo, Jr. H. Maxwell Inder
Vice Presidents Wilbur T. Moulton
William E. Quinn
Assistant Treasurers

Frederick E. Bowers
Clerk of Corporation

Trustees

D. F. Allen	R. H. Illingworth
H. E. Ayer	*H. M. Kelley
R. Barnet	*H. R. Mayo, Jr.
S. J. Barnet	M. F. McGrath
F. E. Bowers	†G. R. Morgan
T. S. Bubier	C. B. Newhall
C. E. Cain	R. F. Nichols
*A. E. Chase	J. F. Phillips
*T. D. Chatfield	*A. S. Potter
V. A. Childs	E. B. Redfield, Jr.
J. A. Cook	H. L. Ross
W. N. Eichorn	S. Shmishkiss
W. N. Farquhar	A. H. Stiles, Jr.
†L. U. Fuller	T. D. Welch
*H. L. Huxtable	†P. C. Wilson

Deposits go on interest first day of each month

Dividends are payable last business day of April and October

MALDEN

Malden Savings Bank
399 Main Street

Date of Incorporation, April 2, 1860

Branch Office
28 Lebanon Street

A. George Gilman
President

Neil MacInnis
Treasurer

George A. Ricker
Neil MacInnis
Vice Presidents

Alfred T. Winston
Horace F. Lind
Carl A. Carlberg
Charles D. McBride
Malcolm W. Brown
Assistant Treasurers

Laura B. Lane
Clerk of Corporation

Trustees

†T. H. Bush	†W. C. Hamilton
*E. L. Chandler	R. Hardwick
N. A. Clark	†R. W. Horne
*J. W. Collins	E. L. Kimball
G. Downie	H. J. Koniares
F. E. Drew	N. MacInnis
W. H. Fisher	A. W. Miner
M. R. Flynn, Jr.	*J. A. Plummer
*N. A. Gallagher	*G. A. Ricker
*A. G. Gilman	C. F. Springall
B. E. Green	L. T. West

Deposits go on interest tenth day of each month

Dividends are payable April 15 and October 15

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams
President

James R. Mercer, Jr.
Treasurer

Richard M. Cook
James J. Hourihan
George L. MacDonald
James N. Skinner
Vice Presidents

Edith E. Hinckley
Louise T. Magee
Assistant Treasurers

Herbert A. Johnson
Clerk of Corporation

Trustees

*W. B. Ball	W. Mason
E. B. Brown	†E. K. Murphy
R. M. Cook	F. N. Osborne
E. L. Doliber	G. A. Parker
*E. W. Farrell	G. E. Peach
†W. T. Foss	A. V. Rice
†C. W. Freeto	*J. N. Skinner
J. J. Hourihan	M. S. Smith
H. A. Johnson	*J. G. Stevens
G. L. MacDonald	*W. S. Williams

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Leroy M. Craig
President

Ralph L. Potter
Treasurer

John A. Frye
Richard S. Temple
Vice Presidents

Charles E. Conder
Assistant Treasurer

Arnold S. Curtis
Clerk of Corporation

Trustees

*J. G. Allen
E. F. Bigelow
*L. M. Craig
A. S. Curtis
C. T. Daley
R. H. Decker
†H. T. Eager
*J. A. Frye
†R. B. Frye
*R. A. Johnson

A. E. LeMarbre
J. N. Lowell
*H. S. Morse
R. C. Morse
C. J. O'Connell
R. L. Potter
†D. C. Provasoli
K. G. Stephenson
R. S. Temple

Deposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of January
and July

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Harold R. Goodwin
President

Donald W. Parker
Treasurer

Frank E. Sanderson
William Naylor
Vice Presidents

Lena E. Downey
Assistant Treasurer

Philip A. Wilson
Clerk of Corporation

Trustees

R. O. Drechsler
†J. H. Edwards
*R. A. Gallant
*H. R. Goodwin
*H. L. King
R. A. Lund
N. J. Morton
*W. Naylor
H. F. Nordberg

J. G. Osmo
A. Palmaccio
D. W. Parker
*F. E. Sanderson
†C. A. Stockbridge
H. E. Tuttle
†C. A. Wetherbee
H. R. Wilcox
P. A. Wilson

Deposits go on interest first business day of each
month
Dividends are payable January 1 and July 1

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Earl B. Munro
President

George S. Rawlings
Treasurer

George S. Rawlings
Miah P. Crowley
Vice Presidents

Ralph F. Folsom
Richard S. DeVeer
Assistant Treasurers

Arthur G. Stearns
Clerk of Corporation

Trustees

F. W. Abbott
*M. P. Crowley
J. H. DeFina
J. R. Gaffey
H. E. Greenlaw
*A. D. Hall
†G. D. Hall
*E. B. Munro
R. P. O'Hanley

†J. M. O'Loughlin
G. S. Rawlings
J. F. Reagan
A. D. Risman
L. H. Robbins
*E. H. Savage
†A. G. Stearns
*R. H. Tasker

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

MEDWAY

Medway Savings Bank
Village Street

Date of Incorporation, February 20, 1871

George Y. Robinson
President

Wallace D. Wills
Treasurer

John E. Kirby
Aaron W. Hobart
Vice Presidents

Lloyd C. King
Clerk of Corporation

Trustees

†H. W. Blethen, Jr.
F. B. Clark
*D. M. Gould
†A. T. Handverger
G. E. Harris
*A. W. Hobart
P. J. Kenney
P. J. Kenney
L. C. King
*J. E. Kirby
J. R. Labaree

†W. J. Malloy
T. J. McCarthy
T. J. Moore
*R. J. O'Donnell
W. W. Ollendorff
J. H. Reardon
*G. Y. Robinson
A. L. Saunders
W. H. Simpson
W. D. Wills

Deposits go on interest first business day of each
month
Dividends are payable March 15 and September 15

MELROSE**Melrose Savings Bank**
476 Main Street

Date of Incorporation, April 5, 1872

Stanley Ransom <i>President</i>	Archer F. Thompson <i>Treasurer</i>
William B. Alexander	Adolph F. Forsberg
Stanley A. Lawry <i>Vice Presidents</i>	Winship Billings <i>Assistant Treasurers</i>

George W. Newhall
*Clerk of Corporation**Trustees*

W. B. Alexander	†M. A. Lynch
C. B. Bacall	†L. C. Peabody
R. H. Blanchard	*E. F. Proctor
*T. D. Canney	*S. Ransom
H. R. Corey	†J. P. Smith
*R. D. Culver	G. F. Tebbetts
L. C. Hennigar	E. H. Twitchell
L. H. Keith	*L. B. Waring
*S. A. Lawry	D. A. Welch
L. F. Leighton	H. B. Wilder
*R. E. Longshore	

Deposits go on interest fifteenth day of each month
Dividends are payable April 18 and October 18**MERRIMAC****Merrimac Savings Bank**
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills	Robert L. Eckert
A. Burleigh Sawyer	<i>Clerk of Corporation</i>
Ray T. Wallace <i>Vice Presidents</i>	

Trustees

†W. L. Andrews	†T. E. Linehan
F. F. Calnan	*C. H. Phillips
H. F. Davis	A. B. Sawyer
R. L. Eckert	*F. L. Viccaro
M. B. Hills	*R. T. Wallace
†R. C. Journeay	H. M. Waterhouse
W. T. Kelly	C. E. Whiting
W. G. Leighton	

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25**MIDDLEBOROUGH****Middleborough Savings Bank**
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Theodore N. Wood <i>Vice President</i>	Leslie M. Woodward
	Roger H. Parent <i>Assistant Treasurers</i>

John G. Howes
*Clerk of Corporation**Trustees*

S. F. Alger	†D. G. Reed
G. R. Austin	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
*L. F. Harding	G. W. Stetson
†R. G. Hinckley	†E. E. Thomas
J. G. Howes	R. W. Tillson
H. C. Humphreys	C. P. Washburn, Jr.
B. A. Iseminger	*F. S. Weston
T. F. Mendall	*J. C. Whitcomb
J. G. Paun	T. N. Wood

Deposits go on interest first business day of each month
Dividends are payable April 5 and October 5**MILFORD****Milford Savings Bank**
236 Main Street

Date of Incorporation, April 24, 1851

Robert H. Curtiss <i>President</i>	John L. Carrier <i>Treasurer</i>
Percy L. Walker <i>Vice President</i>	Roger C. Oakes <i>Assistant Treasurer</i>

Henry Billings, 2d
*Clerk of Corporation**Trustees*

I. G. Ammen	†J. B. Jackson
†H. Billings, 2nd	*G. A. Shaw
*J. L. Carrier	†S. D. Vincent
R. H. Curtiss	P. L. Walker
*G. W. Ellis, Jr.	*C. F. Williams
F. A. Gould	L. Zocchi
A. D. Hill	

Deposits go on interest tenth day of each month
Dividends are payable April 15 and October 15**MILLBURY****Millbury Savings Bank**
106 Elm Street

Date of Incorporation, April 10, 1854

Harold S. Bowker <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Harold E. Swenson	Dudley F. Bowker
Norman C. Perry <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Raymond R. Stevens
*Clerk of Corporation**Trustees*

B. Aldrich	†J. B. Manning
†F. H. Barnett	*N. C. Perry
*H. S. Bowker	R. R. Stevens
*A. L. Ducharme	W. T. Stockwell
*W. B. Harris	†O. H. Stowe
*W. D. Horne	*H. E. Swenson
W. W. Horne	W. J. Wallis
A. G. Kesseli	

Deposits go on interest first business day of each month
Dividends are payable January 15 and July 15

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
555 Adams Street

Standish T. Bourne <i>President</i>	Richard H. Schmidt <i>Treasurer</i>
Edward C. Johnson, 2nd Robert L. Shewell <i>Vice Presidents</i>	Alice L. Moulton Martha M. Wiswell Robert R. Gay, Jr. <i>Assistant Treasurers</i>
Paul B. Watson, Jr. <i>Clerk of Corporation</i>	

Trustees

†K. Ames	W. Howland
C. F. Batchelder, Jr.	*E. C. Johnson, 2nd
*S. T. Bourne	H. W. King
*F. Chase	A. T. Kinnealey
G. J. Cronin	W. P. Melley
†P. F. Dudley	†W. S. Robbins
*E. Dyson	R. H. Schmidt
*A. Fay	*R. L. Shewell
J. Goostray	P. B. Watson, Jr.

Deposits go on interest fifth day of each month
Dividends are payable March 20 and September 20

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
Carlos C. McCray John P. Moriarty <i>Vice Presidents</i>	Hazel B. Hey <i>Assistant Treasurer</i>
Omer E. Bradway <i>Clerk of Corporation</i>	

Trustees

J. D. Aldrich	†W. Kimber
†B. P. Anderson	*C. C. McCray
W. H. Anderson	W. D. McCray
O. E. Bradway	*J. P. Moriarty
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	H. A. Pease
L. S. Farr	G. E. Rogers
F. B. Haley	S. L. Young
T. J. Hilliard	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Lillian A. Thurston <i>Treasurer</i>
Ralph I. Bartlett Ormonde F. Ingall <i>Vice Presidents</i>	Cecil Richrod, Jr. <i>Assistant Treasurer</i>
Leroy H. True <i>Clerk of Corporation</i>	

Trustees

†J. A. Backus, Jr.	J. J. Gardner, 2nd
A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	P. M. Hussey
*R. I. Bartlett	O. F. Ingall
*W. C. Brock	G. M. Lake
*E. R. Butler	†C. R. Morris
*A. Chadwick	C. H. Murray
*C. C. Coffin	R. E. Sanguinetti
H. B. Coleman	L. H. True
†A. F. Egan, Jr.	

Deposits go on interest third day of each month
Dividends are payable January 10 and July 10

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

C. Arthur Dowse <i>President</i>	Royal W. Tyler <i>Treasurer</i>
Arthur B. Fair George S. Hodgson <i>Vice Presidents</i>	Harrie F. Wentworth <i>Assistant Treasurer</i>
Thacher H. Fisk <i>Clerk of Corporation</i>	

Trustees

*C. A. Dowse	E. R. Noyes
A. B. Fair	E. W. Peterson
*M. W. Fairbanks	T. F. Quinn
G. F. Fiske	T. F. Russell
†R. D. Harrington	R. W. Tyler
*G. S. Hodgson	H. F. Wentworth
†H. H. Johnson	*J. F. Yeager
†F. A. Moeller	

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

NEW BEDFORD

New Bedford Five Cents Savings Bank
971 Purchase Street

Date of Incorporation, April 14, 1855

W. Kempton Read <i>President</i>	John T. Chambers <i>Treasurer</i>
William A. Robinson, Jr. John M. Bullard <i>Vice Presidents</i>	Edward F. Dalzell S. George Davenport, Jr. Edward Aspin Clinton N. Tripp <i>Assistant Treasurers</i>
Allen Sherman <i>Clerk of Corporation</i>	

Trustees

†H. S. Bowie	E. P. Read
C. F. Broughton	*W. K. Read
J. M. Bullard	*W. T. Read
*J. A. Collins	*W. A. Robinson, Jr.
A. P. Doyle	*A. G. Seabury
M. M. Duff	A. Sherman
J. F. Francis	E. D. Stetson, Jr.
K. P. Goodwin	*P. Sweeney
W. R. Hindle	J. Swift, 3rd
†T. P. Klaren	C. H. Wardwell
R. B. MacLeod	†F. K. White
W. E. Parker	*E. H. Wing

Deposits go on interest first business day of each month

Dividends are payable April 10 and October 10

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices

1601 Acushnet Avenue
10 Rodney French Boulevard
407 Rivet Street
821 Rockdale Avenue

Seabury Stanton <i>President</i>	Gordon D. Larcom <i>Treasurer</i>
William S. Downey <i>Vice President</i>	Adoniram T. Rounsevell Arthur F. Shaw, Jr. Clifford E. Hunt Frank G. King Donald M. Chace <i>Assistant Treasurers</i>
James B. Buckley <i>Clerk of Corporation</i>	

Trustees

C. G. Akin, Jr.	G. B. Knowles
F. E. Anderson	†A. W. Macy
C. Beckman	T. A. Mahoney
†C. A. W. Best	*C. Mitchell
J. B. Buckley	W. M. Owen
†A. D. Delano	*H. J. Perry
*W. S. Downey	*O. Prescott, Jr.
J. P. Duchaine	E. Rigby
J. Duff, 3rd	F. Simpson
W. R. Freitas	J. A. Smith
*J. F. Glennon	*S. Stanton
J. J. Gobell	*R. S. Stringer
W. G. Hughes	M. Walter, Jr.
J. D. Kenney	E. T. Wilson

Deposits go on interest first business day of each month

Dividends are payable April 10 and October 10

NEWBURYPORT

Institution for Savings, in Newburyport
and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

Willis F. Atkinson <i>President</i>	Emery Hollerer <i>Treasurer</i>
Emery Hollerer <i>Exec. Vice President</i>	William H. Carter <i>Clerk of Corporation</i>
Charles F. Brown Joseph W. L. Hale <i>Vice Presidents</i>	

Trustees

*W. F. Atkinson	J. W. Knapp
M. G. Ayers	L. M. Little
W. J. Bickford, Jr.	W. P. Lowell, Jr.
C. F. Brown	†H. W. Noyes
†C. A. Caswell	*W. R. Noyes
†L. B. Cheney	L. C. Peirce
W. S. Currier	L. B. Phister
M. L. Dodge	J. L. Potter
*J. W. L. Hale	H. W. Rogers
E. Hollerer	R. L. Toppam
*G. L. Hosford	*M. B. Wood
R. B. Hoyt	

Deposits go on interest fifteenth day of each month

Dividends are payable April 25 and October 25

Newburyport Five Cents Savings Bank
63 State Street

Date of Incorporation, April 24, 1854

Allan R. Shepard <i>President</i>	Charles W. Morse <i>Treasurer</i>
William A. Kinsman William G. Dodge Laurence Hayward Charles W. Morse William H. Willis <i>Vice Presidents</i>	William H. Willis <i>Assistant Treasurer</i>
	Grace A. Stevens <i>Clerk of Corporation</i>

Trustees

*R. C. Brown	W. A. Kinsman
R. F. Churchill	C. W. Morse
†J. T. Connolly	C. W. Morse, Jr.
R. B. Davenport	†B. Pearson
W. G. Dodge	*G. P. Poor
J. Hardy	*A. W. Sanders
L. Hayward	*A. R. Shepard
E. E. Hicken	E. C. Shepard
†M. K. Hoyt	R. A. Webb
A. S. Johnson	J. H. Welch
†R. W. Johnson	*C. E. Whitley
†A. V. Kelleher	W. H. Willis

Deposits go on interest first day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

NEWTON

Newton Savings Bank
286 Washington Street

Date of Incorporation, June 17, 1831

Branch Offices

289 Washington Street
103 Union Street, Newton Centre
43 Lincoln Street, Newton Highlands
133 Chapel Street, Needham
571 Washington Street, Wellesley

Joseph Earl Perry
President

Frederick S. Bacon
Douglass B. Francis
Vice Presidents

Arthur K. Wells
Clerk of Corporation

Benjamin F. Louis
Treasurer

Donald P. Frail
Ralph Sanguinetti
Arnold E. Worth
Vice Treasurers

George W. Arbuckle
David R. Donald
William J. Ford
H. Winston Mercer
Ronald E. Seested
John S. Stevens
Raymond B. Thomas
Assistant Treasurers

Trustees

C. H. Alvord
W. R. Amesbury
*F. S. Bacon
†E. G. Bates
J. M. Bierer
R. M. Binney
H. S. Bothfeld
T. L. Buell
A. G. Curren
R. I. Dwyer
†D. J. Edwards
*D. B. Francis
A. L. Harwood, Jr.
H. Harwood
*F. A. Hawkins

B. F. Louis
R. M. Nichols
*J. E. Perry
L. S. Pruyn
W. H. Raye, Jr.
*W. H. Rice
M. E. Sholkin
E. P. Stevenson
S. F. Teele
J. M. Tomb
†W. H. Vogler
C. H. Walker
A. K. Wells
H. Whitmore, Jr.

Deposits go on interest tenth day of each month
Dividends are payable on or before January 20 and July 20

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers
President

William F. Chase
Maxwell P. Gaddis
Vice Presidents

Charles J. A. Wilson
Clerk of Corporation

Trustees

*E. G. Angevine
*R. P. Atwood
†A. G. Barron
W. H. Best
*B. J. Bowen
*N. D. Bugbee
*W. F. Chase
G. H. Fernald
M. P. Gaddis

Robert P. Lurvey
Treasurer
Paul L. Shakespeare
Assistant Treasurer

R. F. Gammons
*J. W. Kellar
G. J. Maguire
*K. W. Rogers
†W. A. Waldron
R. Wengren
*T. Weston
†C. J. A. Wilson

Deposits go on interest tenth business day of each month
Dividends are payable January 15 and July 15

NORTH ADAMS

Hoosac Savings Bank
93 Main Street

Date of Incorporation, April 3, 1871

Frank A. Bond
President

James E. Wall
James F. Burns
Armand L. Bonvouloir
Vice Presidents

Armand L. Bonvouloir
Treasurer

Bernard K. Garceau
Agnes D. Merrigan
Assistant Treasurers

L. Louis SanSoucie
Clerk of Corporation

Trustees

*F. A. Bond
J. W. Bond
A. L. Bonvouloir
†R. L. Brown
J. F. Burns
†E. H. Clark
*A. I. Davis
†M. L. Dempsey

H. J. Hewat
J. H. Hunter
*H. B. Payne
*G. L. Quinn
A. O. Rosenthal
L. L. SanSoucie
J. E. Wall
E. L. Ward

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

North Adams Savings Bank
86 Main Street

Date of Incorporation, April 26, 1848

V. Herbert Gordon
President

Richard E. Pierce
Vice President

Leon K. Berry, Jr.
Treasurer

Marion M. Dinneen
Assistant Treasurer

Josephine B. Reed
Clerk of Corporation

Trustees

L. K. Berry, Jr.
†J. F. Campbell
H. W. Clark, 2nd
†H. E. Crippen
†J. Deans
A. Dumouchel
E. F. Flynn
*P. J. Geraghty
H. S. Gordon
*V. H. Gordon
G. H. Higgins

R. A. Hunter
*C. W. Isbell
P. F. Kittredge
J. H. LaBrie
T. W. Lewis
*J. E. Magenis
W. A. O'Hearn
*R. E. Pierce
H. H. Schell
J. D. Washburn
R. O. Wells

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Percy F. Spencer <i>Treasurer</i>
Arthur W. Cook Edward L. O'Brien <i>Vice Presidents</i>	Harold J. Forsander <i>Assistant Treasurer</i>

Erwin M. Hill
Clerk of Corporation

Trustees

†C. H. Addis	†E. M. Hill
W. E. Bailey	H. Jekanowski
*T. F. Behringer	A. W. King
*A. W. Borawski	E. P. Mutti
*A. W. Cook	E. L. O'Brien
R. H. Cook	†M. L. Sender
H. J. Forsander	P. F. Spencer

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

Aubrey B. Butler <i>President</i>	Sterling R. Whitbeck <i>Treasurer</i>
Arthur C. Howe Sterling R. Whitbeck <i>Vice Presidents</i>	Mabel M. Duval Arthur M. Livingstone <i>Assistant Treasurers</i>

Maurice K. Crooks
Clerk of Corporation

Trustees

W. C. Bird	J. J. Kelleher
A. B. Butler	E. E. Mensel
†S. M. Campbell	†E. M. Parsons
†M. K. Crooks	*S. F. Smith
H. A. Dragon	L. A. Stevens
F. Goldstaub	*E. R. Stone
*A. C. Howe	*S. R. Whitbeck

Deposits go on interest first business day of each month
Dividends are payable 1st Wednesday of June and December

Northampton Institution for Savings
109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
William A. Bodden <i>Clerk of Corporation</i>	Thomas P. Cahill <i>Assistant Treasurer</i>

Trustees

J. A. G. Andre	A. C. Kroll
*E. L. Arnold	†D. J. Lowd
†A. C. Bardwell	†J. W. Parsons, Sr.
C. A. Bisbee	*W. L. Stevens
W. A. Bodden	F. R. Plumb
T. F. Corriden	F. E. Tuit
*R. E. Harlow	J. A. Weidhaas
*E. T. Heaphy	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
9 North Main Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones Edward F. Kurtz <i>Vice Presidents</i>	Gertrude H. Gamble Roswell H. Smith <i>Assistant Treasurers</i>

Marcus C. Ralston
Clerk of Corporation

Trustees

*D. S. Bishop	J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	†M. C. Ralston
*H. B. Gowen	*S. C. Rice
R. M. Horton (Hon.)	*O. P. Richardson
*J. W. Hull	G. E. Riley
H. P. Jones	H. H. Sweet
*E. F. Kurtz	†F. T. Westcott
E. F. Leach (Hon.)	L. W. Wilkin
P. F. Leach	

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street

Date of Incorporation, March 3, 1854

Francis C. Rooney <i>President</i>	George W. Brown <i>Treasurer</i>
Linwood F. Fullam Thomas F. Cuddy <i>Vice Presidents</i>	Florence G. Cronin <i>Assistant Treasurer</i>

Edward W. Varnum
Clerk of Corporation

Trustees

†H. S. Bennett	†R. W. Igoe
G. W. Brown	*A. W. Krusell
F. Cooke	J. W. Learnard
D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	*F. C. Rooney
*L. F. Fullam	C. W. Smith
J. C. Griffith (Hon.)	B. M. Stevens (Hon.)
†F. D. Hayes	E. W. Varnum
*L. A. Herard	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

*Member of Board of Investment.
†Member of Auditing Committee.

NORWELL**South Scituate Savings Bank
Main and River Streets**

Date of Incorporation, April 2, 1834

George C. Dumas <i>President</i>	Davis L. Blanchard <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Kenneth L. Torrey <i>Assistant Treasurer</i>
Emery N. Leonard <i>Clerk of Corporation</i>	

Trustees

E. S. Amazeen	E. N. Leonard
†J. H. Barnard	*L. Phillips, 2nd
D. L. Blanchard	*W. Rhodes
†S. S. Dean	*H. R. Sewell
*G. C. Dumas	N. Tilden
H. T. Fogg	†H. W. Turner
H. C. Ford	*A. C. Virtue

Deposits go on interest first business day of each month

Dividends are payable February 10 and August 10

ORANGE**Orange Savings Bank
11 West Main Street**

Date of Incorporation, March 30, 1871

Robert MacGregor, Jr. <i>President</i>	Richard C. Swan <i>Treasurer</i>
William H. Gibbs <i>Vice President</i>	Neil W. Marshall <i>Assistant Treasurer</i>
James R. Kimball <i>Clerk of Corporation</i>	

Trustees

*K. L. Alexander	R. B. Leavitt
A. S. Chappuis	*R. MacGregor, Jr.
E. E. Cormier	W. B. Oddy
*A. M. Dexter	†E. M. Robbins
R. A. Dexter	†R. E. Stowell
W. H. Gibbs (Hon.)	R. C. Swan
C. W. Hayden	†V. L. Ward
J. R. Kimball	D. A. Witty

Deposits go on interest first day of each month

Dividends are payable February 1 and August 1

PALMER**Palmer Savings Bank
485 Main Street**

Date of Incorporation, March 4, 1870

Ernest E. Hobson <i>President</i>	Philip A. Perkins <i>Treasurer</i>
Herbert W. Bishop	Gordon J. King
Robert L. McDonald <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Cleophas R. Potvin
*Clerk of Corporation**Trustees*

F. Auchter	†E. D. Landen
F. M. Austin	F. G. Lindstrom
G. W. Authier	*R. L. McDonald
*H. W. Bishop	P. A. Perkins
†J. W. Gale	C. R. Potvin
*M. K. Gammons	†A. B. Rathbone
E. A. Griswold	F. A. Smith
*E. E. Hobson	C. L. Walker
*D. J. Horgan	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

PEABODY**Warren Five Cents Savings Bank
10 Main Street**

Date of Incorporation, April 28, 1854

Harry G. Griffen <i>President</i>	Paul M. MacGregor <i>Treasurer</i>
Frank Taylor	John J. Kline
Lucien G. Lewis	Roger E. Randall
Paul M. MacGregor	A. Louise Ellis
Norman V. Crane	<i>Assistant Treasurers</i>
Donald S. Whidden	
Edmond H. Lalime <i>Vice Presidents</i>	Nathan F. Masterson <i>Clerk of Corporation</i>

Trustees

†A. J. Barry	L. G. Lewis
†H. B. Bliss	M. J. Lynch
*F. Carr	P. M. MacGregor
*N. V. Crane	†N. F. Masterson
*D. N. Crowley	F. Taylor
C. D. Farmer	*H. E. Trask
*J. J. Gallagher	†E. W. Weaver
*H. G. Griffen	D. S. Whidden
C. W. Kessler	E. A. Woelfel
J. J. Kline	†E. J. Woelfel
*E. H. Lalime	

Deposits go on interest fifteenth business day of each month

Dividends are payable on or before April 25 and October 25

PITTSFIELD**Berkshire County Savings Bank
24 North Street**

Date of Incorporation, February 2, 1846

Gardner S. Morse <i>President</i>	J. Howard Fryer <i>Treasurer</i>
William T. Rice <i>Vice President</i>	Bruce Alexander
George P. Clayton <i>Clerk of Corporation</i>	Jane M. Hoag
	George R. Tanch <i>Assistant Treasurers</i>

Trustees

*W. E. Bagg	J. H. Fryer
†G. P. Clayton	S. H. Jones
*L. R. Connor	*C. C. Loomis
*F. G. Crane	†R. W. McCracken
W. M. Crane, 3rd	*G. S. Morse
†H. C. Dutton	*W. T. Rice
D. England, Jr.	W. A. Whittlesey

Deposits go on interest first business day of each month

Dividends are payable last business day of October and April

*Member of Board of Investment.

†Member of Auditing Committee.

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Clifford F. Martin
President

John R. Tobey
Treasurer

Carey R. Kinney
 John R. Tobey
Vice Presidents

Wallace U. Alexander
 Clifford P. Griffin
 Robert H. Bolza
 Eleanor R. Mapletoft
Assistant Treasurers

George A. Newman
Clerk of Corporation

Trustees

E. L. Amber
 A. R. Birchard, Jr.
 B. Crane
 R. Crane
 W. M. Crane, Jr.
 L. S. Cusato
 †M. B. England
 *P. K. Fodder
 W. R. Furey
 *R. L. Gibson
 †H. B. Kelley
 *C. R. Kinney
 C. T. Kinney

G. Kittredge
 *C. F. Martin
 F. E. May
 C. B. Muzzy
 *T. C. Nelson
 G. A. Newman
 †F. A. Pease
 C. W. Power (Hon.)
 F. Strom
 J. R. Tobey
 W. B. West
 M. Woolverton

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

PLYMOUTH

Plymouth Savings Bank
36 Main Street

Date of Incorporation, June 11, 1828

Oliver L. Edes
President

Allen D. Russell
Treasurer

James A. White
Vice President

Arthur G. Estes, Jr.
Assistant Treasurer

Harold W. Baker
Clerk of Corporation

Trustees

W. M. Axford
 †H. W. Baker
 R. M. Briggs
 *T. Brink
 J. S. Contente
 O. L. Edes
 D. E. Eldridge
 A. G. Estes, Jr.
 J. T. Frazier

*G. L. Gooding
 R. Holm
 *M. Kyle
 †H. H. Lanman
 F. A. Randall
 *A. D. Russell
 †A. V. Sgarzi
 M. Straker
 *J. A. White

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Standish Street, South Duxbury
53 Summer Street, Kingston

Fred M. Rowell
President

Fred C. Newhall
Treasurer

Philip S. Barnes
 Horace C. Weston
Vice Presidents

Kendall S. Estes
 Robert D. Sampson
Assistant Treasurers

Maurice A. Hall
Clerk of Corporation

Trustees

G. H. Bahm
 *P. S. Barnes
 G. V. Bennett
 B. B. Bradley
 E. W. Brewster
 S. H. Brewster
 *L. R. Briggs
 †W. J. Brown
 O. G. Colley
 G. W. Cushman
 M. A. Hall

H. H. Hamilton
 *F. C. Hilton
 †A. H. Holmes
 *F. C. Newhall
 E. G. Roos
 F. M. Rowell
 B. J. Shepherd
 H. R. Talbot
 †M. Toabe
 *H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

PROVINCETOWN

Seamen's Savings Bank
274 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh
President

William F. Silva
Treasurer

Myrick C. Young
Vice President

Helen F. Rogers
Assistant Treasurer

Herbert F. Mayo
Clerk of Corporation

Trustees

*S. J. Benson
 †D. H. Hiebert
 †H. F. Mayo
 *G. F. Miller, Jr.
 W. H. Paige
 †C. G. Peck, Jr.
 A. E. Ramey

*J. F. Rosenthal
 R. F. Silva
 *W. C. Silva
 W. F. Silva
 *R. A. Welsh
 M. C. Young

Deposits go on interest first day of each month

Dividends are payable January 10 and July 10

*Member of Board of Investment.

†Member of Auditing Committee.

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office
371 Hancock Street, North Quincy

Arthur I. Burgess <i>President</i>	George H. Bonsall <i>Treasurer</i>
George H. Bonsall <i>Exec. Vice President</i>	Robert W. Davis
Robert H. Fay <i>Vice President</i>	Frederick A. Sprowl
Morgan Sargent <i>Clerk of Corporation</i>	H. Maurice Hughes
	Arnold O. Haskell
	O. Donald Gohl <i>Assistant Treasurers</i>

Trustees

G. H. Bonsall	R. H. Fay
*A. I. Burgess	†H. MacArthur
C. R. Burgin	†R. Porter
*T. S. Burgin	G. D. Reardon
†W. G. Clark	M. Sargent
*R. M. Faxon	*J. D. Smith

Deposits go on interest first day of each month
Dividends are payable Monday following the 1st
Tuesday in April and October

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Office
15 Pleasant Street, Stoughton

Roland H. Marden <i>President</i>	Walter C. Kane <i>Treasurer</i>
Albert C. Wilde	William S. Hudson
Joseph D. Wales <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Raymond E. Lyons <i>Clerk of Corporation</i>	

Trustees

*C. F. Blakely	R. H. Marden
C. E. Claff	R. R. McEvoy
W. C. Kane	*J. D. Wales
†F. H. Lutz	†J. C. Webster, Jr.
*R. E. Lyons	*A. C. Wilde
†H. W. Macauley	*L. R. Wyman

Deposits go on interest first business day of each
month
Dividends are payable April 1 and October 1

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
W. Gardner Long	August G. MacLeod
Preston F. Nichols	<i>Clerk of Corporation</i>
William H. Willson <i>Vice Presidents</i>	

Trustees

E. H. Bliss	A. G. MacLeod
*H. B. Currell	C. B. McIntire
E. B. Davis	*P. F. Nichols
K. R. Ivester	*R. E. Stewart
H. R. Johnson	C. Stratton
*K. C. Latham	†F. D. Tanner
*W. G. Long	W. H. Willson
†G. M. Lothrop	

Deposits go on interest first business day of each
month
Dividends are payable on and after June 10 and
December 10

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
45 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Harry W. Burrell	John M. Ranney
Edward J. Phelps <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Joseph B. Estes <i>Clerk of Corporation</i>	

Trustees

A. R. Brewster	R. Osgood
H. W. Burrell	H. G. Perry
D. S. Collins	E. J. Phelps
L. R. Curtis	R. T. Phillips
J. B. Estes	N. A. Pool
R. J. Geogan	J. F. Spence
E. W. Harlow	A. P. Wilcox
M. W. Murrill	

Deposits go on interest first business day of each
month
Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

ROCKPORT**Granite Savings Bank**
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith <i>President</i>	J. Harry Mills <i>Treasurer</i>
William G. Reed <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>
John K. Arnold <i>Clerk of Corporation</i>	

Trustees

*J. K. Arnold	A. K. Marr
R. M. Barker	J. H. Mills
M. D. Betts	*N. O. B. Pearson
*C. G. Burbank	*W. G. Reed
*A. R. Carlson	J. B. Silva, Jr.
†N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
G. N. Mackey	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

SALEM**Salem Savings Bank**
125 Washington Street

Date of Incorporation, January 29, 1818

Edgar W. Johnson <i>President</i>	Charles H. Stevens, Jr. <i>Treasurer</i>
Leonard Clark	Hollis B. Kuell
Charles A. Whipple	Robert Petersen
Francis J. Murphy	<i>Assistant Treasurers</i>
Robert L. Stuart <i>Vice Presidents</i>	J. Grafton Kingsley <i>Clerk of Corporation</i>

Trustees

S. Axelrod	*H. G. Macomber
W. Chisholm	†I. J. Martin
*F. P. Clark	F. J. Murphy
*L. Clark	E. P. Parker
H. E. Davenport	W. T. Quinlan
R. W. Estey	M. Shribman
*J. E. Farley	R. A. Stanley (Hon.)
M. F. Flynn	C. H. Stevens, Jr.
†F. W. Full	R. L. Stuart
*E. W. Johnson	C. F. Voorhees
J. G. Kingsley	W. B. Welch
†N. M. Knowlton	*C. A. Whipple

Deposits go on interest sixteenth business day of each month

Dividends are payable April 16 and October 16

Salem Five Cents Savings Bank
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street

Franklin A. Hebard <i>President</i>	Charles M. Brundage <i>Treasurer</i>
Samuel H. Batchelder	Bertram U. Rice
F. Carroll Sargent	Richard S. Martin
Bradshaw Langmaid <i>Vice Presidents</i>	Clayton W. Smith
Robert S. Goldthwait <i>Asst. Vice President</i>	Robert L. Howie
	Robert F. McGrath <i>Assistant Treasurers</i>
C. Spaulding Prime <i>Clerk of Corporation</i>	

Trustees

L. Allen, Jr.	J. B. Hooper
E. M. Batchelder	H. S. Knight
S. H. Batchelder	*B. Langmaid
*R. E. Blake	E. W. Liebsch
C. M. Brundage	C. A. Mayo
†W. J. Bursaw, Jr.	F. H. Moore
H. J. Callahan	W. H. Parker
†A. S. Elwell	P. M. Pilcher
C. P. Faunce (Hon.)	†A. P. Putnam
H. S. Gilchrest	*F. C. Sargent
A. Goodhue, Jr.	J. R. Serafini
H. J. Gourdeau	W. F. Smallie
C. F. Grush	R. H. Thompson
R. B. Hadley	*J. N. Welch
*F. A. Hebard	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1, and November 1

SHELBURNE**Shelburne Falls Savings Bank**
28 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Jesse A. Dunnell <i>Treasurer</i>
Henry L. Avery	Florence B. Adler
Jesse A. Dunnell <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Marjorie W. Peck
*Clerk of Corporation**Trustees*

†J. R. Amstein	H. E. Legate, Jr.
H. L. Avery	*W. E. Legate
*E. J. Ball	†W. O. Loomis
E. W. Benjamin	*E. A. Milne
A. D. Bishop	G. L. Mirick
H. F. Brown	C. K. Pierce
†H. E. Crosier	E. D. Shippee, Sr.
J. A. Dunnell	H. A. Suprenant
A. F. Eldridge	G. E. Turton
E. R. Field	*F. S. Wood
D. H. Jones	

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

*Member of Board of Investment.

†Member of Auditing Committee.

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley <i>Vice President</i>	Walter G. Deschamps <i>Assistant Treasurer</i>
Edgar M. Bradley <i>Clerk of Corporation</i>	

Trustees

E. M. Bradley	*H. P. Freeman
L. O. Card	†S. A. Haley
H. Celata	†C. I. Horton
†D. F. Choate, Jr.	D. J. Kelley
A. H. Curtis, 2nd	R. V. Kiley
J. H. Derby	P. Sherman
*A. H. Dolben	*H. E. Stevens
*J. J. Donahue	*E. B. Tinker
A. L. Fisher	R. W. Young

Deposits go on interest fifteenth day of each month
Dividends are payable January 20 and July 20

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr. <i>President</i>	Edward J. Hall <i>Treasurer</i>
L. Roger Wentworth Frederick W. Hale <i>Vice Presidents</i>	Howard E. Sullivan R. Jack Howard Arthur R. Hayward <i>Assistant Treasurers</i>
Herbert E. Bowman <i>Clerk of Corporation</i>	

Trustees

*C. J. Bateman, Jr.	L. J. McKay
†H. E. Bowman	*C. F. Mitchell
J. A. Daniels	†N. A. Ray
E. A. Davenport, 2nd	*H. E. Sullivan
G. S. Drew	†T. E. Van Iderstine
F. W. Hale	L. R. Wentworth
E. J. Hall	*W. E. Young
J. F. McGann, Jr.	

Deposits go on interest first business day of each month
Dividends are payable June 1 and December 1

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Roger M. Grimwade <i>President</i>	William W. Horsley <i>Treasurer</i>
Edward E. Williams <i>Vice President</i>	Allan H. Faxon Stanley M. Cheney Carl M. Olson <i>Assistant Treasurers</i>

Trustees

†D. P. Bernheim	J. O. Martin
W. G. Buckley	R. C. McKinstry
*J. N. Burnham	R. P. Montague
*R. U. Clemence	J. J. O'Shaughnessy
J. K. Edwards	J. E. Rischitelli
P. Graf	†F. O. Robson
*R. M. Grimwade	S. T. Sheard
R. R. Grimwade	*A. F. Smith
W. W. Horsley	*E. E. Williams
O. J. Laliberte	†S. W. Williams
L. H. Lemmelin	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

SPENCER

Spencer Savings Bank
174½ Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Leroy E. Latown Burton R. Smith Howard C. Boulton <i>Vice Presidents</i>	Dorothy A. Begley <i>Assistant Treasurer</i> Charles R. Howard <i>Clerk of Corporation</i>

Trustees

†M. W. Bemis	G. E. Ledoux
*W. Berthiaume	E. L. Marsden
*H. C. Boulton	†J. C. McSherry
F. O. Dufault	*B. R. Smith
*W. J. Heffernan	H. P. Starr
F. A. Hobbs	†G. D. Stone
C. R. Howard	G. Tolis
*L. E. Latown	

Deposits go on interest first business day of each month
Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

SPRINGFIELD

Hampden Savings Bank
19 Harrison Avenue

Date of Incorporation, April 13, 1852

Robert B. McGaw <i>President</i>	Howard J. Collins <i>Treasurer</i>
Matthew D. Arnold <i>Vice President</i>	Matthew D. Arnold George C. Holderness Ralph M. Harlow <i>Assistant Treasurers</i>
Harvey R. Preston <i>Clerk of Corporation</i>	

Trustees

M. D. Arnold	*R. B. McGaw
†H. C. Beaver, Jr.	A. G. Medlicott
C. L. Blake	*M. C. Peabody
R. D. Clapp	†H. R. Preston
H. J. Collins	*J. B. Richardson, Jr.
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
S. May	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices

1899 Wilbraham Road
6 Somers Road, East Longmeadow

Ellery L. Vogel <i>President</i>	Earl H. Paine <i>Treasurer</i>
Bernard H. McMahon <i>Exec. Vice President</i>	John A. Saunders Alfred C. McCarthy Myer Falk Wilfred G. Luthgren <i>Assistant Treasurers</i>
Ralph S. Spooner <i>Clerk of Corporation</i>	

Trustees

†N. Brown	*E. Kronvall
A. A. Carroll	B. H. McMahon
H. H. Caswell	R. C. Munroe (Hon.)
D. B. Collings	E. H. Paine
B. Corcoran (Hon.)	†E. E. Silver, Jr.
*R. W. Crowell	R. S. Spooner
*J. S. Fairchild	*E. L. Vogel
G. J. Gallan	N. Wallace
D. Gilmore	†F. W. Williams
*A. H. Hovey	

Deposits go on interest fifteenth day of each month

Dividends are payable 3rd Monday of January and July

Springfield Institution for Savings
63 Elm Street

Date of Incorporation, June 16, 1827

Branch Offices

561 Sumner Avenue
844 State Street
9 Springfield Street, Agawam

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Edward H. Thomson Alfred E. Rowley Homer R. Feltham <i>Vice Presidents</i>	A. Everett Winne <i>Vice Treasurer</i>
Louis W. Doherty <i>Clerk of Corporation</i>	C. Raymond Prothero June M. Haskins Philip A. Reed Robert A. Cross Harold A. Smith <i>Assistant Treasurers</i>

Trustees

J. H. Appleton	H. Isenburg
*R. A. Booth	A. Leeds
*H. L. Carlisle	†S. D. Parker
†C. G. Carter	M. F. Peterson
A. H. Chapin	*H. A. Sears
H. G. Dickey	*E. H. Thomson
L. W. Doherty	†L. H. Wallace
*J. F. Egan	*C. G. Young
W. A. Hebert	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

STONEHAM

Stoneham Savings Bank
359 Main Street

Date of Incorporation, March 28, 1855

A. Raymond Waterhouse <i>President</i>	Malcolm E. Barron <i>Treasurer</i>
G. Ernest Bell Winston N. Prescott <i>Vice Presidents</i>	Wylie Gardt <i>Assistant Treasurer</i>

Philip A. Nelles, Jr.
Clerk of Corporation

Trustees

M. E. Barron	*W. H. Packard
*G. E. Bell	H. L. Plummer
*F. S. Blanchard	*W. N. Prescott
†F. A. Clarke	F. L. Shoring
A. G. Fuller	D. R. Truesdale
R. E. Hale	L. A. Wardwell
†E. C. Hunt	*A. R. Waterhouse
E. W. Jefferson	†J. T. Whittemore
F. A. Lawson	R. A. Wills
P. A. Nelles, Jr.	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Charles W. Davol <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Frank B. Fox <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Ernest G. Gebelein <i>Clerk of Corporation</i>	

Trustees

*H. Barker	†A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*C. W. Davol	†R. H. Park
*F. B. Fox	W. R. Reed
E. G. Gebelein	J. D. Robertson
H. S. Hastings	*A. M. Walker
A. L. Jennings	R. C. Witherell
†R. K. Martin	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Taunton Savings Bank
Court Street

Date of Incorporation, February 9, 1869

Harrison W. George <i>President</i>	Reuben W. Chase <i>Treasurer</i>
Walter H. Barker <i>Vice President</i>	Clayton L. Reynolds Arthur T. Smerdon <i>Assistant Treasurers</i>
Arthur J. F. Tutton <i>Clerk of Corporation</i>	

Trustees

*W. H. Barker	J. H. Martin
*F. J. Bassett	R. B. Myers
V. J. Deponte	*E. B. Noyes
W. P. Dickerman	G. M. Owen
*C. A. Eldridge	R. J. Park
*H. W. George	†L. I. Phillips
W. H. Gorey	W. G. Powers
A. E. Gutman	S. H. Rhodes
†R. L. Hayward	C. S. Robertson
*W. K. Hodgman, Jr.	E. J. Sullivan
†R. E. Keefe	J. E. Welch
M. D. Lemaire	*J. H. Williams

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of January and July

TURNERS FALLS

Crocker Institution for Savings
52 Avenue A

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Gottlieb Koch Marvin J. Haigis <i>Vice Presidents</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Wallace B. Marston <i>Clerk of Corporation</i>	

Trustees

†A. Abercrombie	†W. B. Marston
C. E. Bankwitz	F. A. M. Milkey
A. J. Blood	L. J. Starbuck
†E. A. Brown	W. M. Stebbins
*J. A. Gunn	P. D. Shanahan
*M. J. Haigis	R. M. Trudel
E. E. Koch	S. Winch
*G. Koch	

Deposits go on interest first business day of each month

Dividends are payable June 30 and December 31

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Branch Office
Main Street, East Douglas

E. Raymond Newell <i>President</i>	G. Arthur Small <i>Treasurer</i>
Samuel R. Scott Robert E. Hamilton G. Arthur Small <i>Vice Presidents</i>	Eva G. Johnson Richard S. Douglas Mildred E. Eastman <i>Assistant Treasurers</i>
Herbert C. Bridges <i>Clerk of Corporation</i>	

Trustees

R. H. Aldrich	*R. E. Hamilton
R. H. Alton	*E. R. Newell
F. Andrews	F. Prestera
*C. C. Ballou	A. A. Sabatinelli
†E. D. Brady	*S. R. Scott
†H. C. Bridges	G. A. Small
W. G. Brown	J. A. B. Taylor
G. P. Carver, Jr.	*L. S. Voss
W. B. Chase	†H. J. Walter
W. J. Crawley, Jr.	P. S. Wheelock
G. W. Guertin	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

*Member of Board of Investment.
†Member of Auditing Committee.

WAKEFIELD**Wakefield Savings Bank**
357 Main Street

Date of Incorporation, May 26, 1869

Hervey J. Skinner
*President*Harlow H. Hovey
*Treasurer*Howard A. Jones
James W. Anthony
*Vice Presidents*A. Maurice Anderson
*Assistant Treasurer*William J. Lee
*Clerk of Corporation**Trustees*A. M. Anderson
*J. W. Anthony
†M. G. Beebe
G. E. Blair
E. K. Bowser
E. M. Bridge
*F. E. Carter
G. J. Evans
H. N. Goodspeed
H. H. Hovey
*H. A. Jones*W. E. Jones
W. J. Lee
†N. C. Loud
L. H. Martin
*A. S. North
H. J. Skinner
H. M. Tuttle
J. F. White
A. C. Wiswall
†K. A. Worthen

Deposits go on interest first business day of each month

Dividends are payable February 15 and August 15

WALTHAM**Waltham Savings Bank**
702 Main Street

Date of Incorporation, March 19, 1853

Benjamin F. Wood
*President*George D. DeGrasse
*Treasurer*George P. Davis
W. Hart Nichols
*Vice Presidents*Clinton W. Jackson
Philip A. Lashway
*Vice Treasurers*Warren E. Glancy
*Clerk of Corporation*Arthur M. Butler, Jr.
Ralph A. Sederquist
Frederick A. Lancto
*Assistant Treasurers**Trustees*B. Bartlett
*C. G. Brewster
G. P. Davis
G. D. DeGrasse
A. DeVincent
P. L. Flynn
†W. E. Glancy
†N. B. Goldberg†C. S. Griggs
L. J. Johnson
*A. V. Mosher
*W. H. Nichols
J. F. Remmel (Hon.)
*J. F. Robinson
B. E. Tyler
*B. F. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

WARE**Ware Savings Bank**
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, GilbertvilleJohn T. Storrs
*President*L. Robert Campbell
*Treasurer*Leonard B. Campbell
*Exec. Vice President*Charles A. Pearce
*Assistant Treasurer*Francis X. Ryan
*Clerk of Corporation**Trustees**J. H. Bryson
L. B. Campbell
L. R. Campbell
J. H. Conkey
C. T. Hinckley
I. A. Hodgen
*W. H. Hyde
L. H. Kaplan†F. J. Kardas
J. MacLaurin
†J. F. Nields
*M. E. Richardson
F. Rindge
†F. X. Ryan
*J. T. Storrs

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

WAREHAM**Wareham Savings Bank**
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, FalmouthEdward A. Besse
*President*Francis P. Reed
*Treasurer*Arthur E. Griffin
*Vice President*Frank L. Nickerson
*Assistant Treasurer*Herbert E. Hunziker
*Clerk of Corporation**Trustees*T. H. Barth
*E. A. Besse
*L. G. Bryant
*B. E. Cushing
H. L. Gibbs
*A. E. Griffin
H. E. Hunziker
*W. J. LockhartS. C. Luce, Jr.
M. B. Makepeace
R. Makepeace
F. P. Reed
†B. E. Shaw
*G. H. Smith
†R. D. Stillman

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

*Member of Board of Investment.

†Member of Auditing Committee.

WARREN

Warren Savings Bank
Main and River Streets

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Rexford R. Paine <i>Treasurer</i>
Bertram W. Perkins George W. Mitchell <i>Vice Presidents</i>	William N. Wright <i>Clerk of Corporation</i>

Trustees

A. L. Benson	*B. W. Perkins
P. F. Carroll	L. D. Quinlan
†B. M. Covell	*J. G. Rearick
†W. McWhirter	*C. E. Shepard
*G. W. Mitchell	†E. H. Spencer, Sr.
I. W. Moore (Hon.)	*V. B. Tuttle
R. R. Paine	W. G. Wood
C. F. Pease	W. N. Wright

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

WATERTOWN

Watertown Savings Bank
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith <i>Vice President</i>	David J. Howard Marguerite M. Hooley William L. Reinhardt, Jr. <i>Assistant Treasurers</i>

Frederick D. Shaw
Clerk of Corporation

Trustees

*C. W. Chamberlain	*W. I. Middleton
L. S. Field	S. P. Mugar
*W. S. Field	T. J. Scott
O. L. Hawes	†B. L. Scribner
†J. E. Heffernan	F. D. Shaw
*J. S. Hemphill	*H. A. Smith
*A. A. Huse	A. J. Torrielli
W. L. Locke	†G. B. Wellman

Deposits go on interest tenth business day of each month
Dividends are payable April 10 and October 10

WEBSTER

Webster Five Cents Savings Bank
290 Main Street

Date of Incorporation, March 16, 1868

Ralph K. Hubbard <i>President</i>	Basil F. Brigandi <i>Treasurer</i>
Alexander Wylie John E. LaBonte Lambert L. Gustafson Joseph M. Morse <i>Vice Presidents</i>	Joseph Thompson <i>Assistant Treasurer</i> James L. Dugan <i>Clerk of Corporation</i>

Trustees

†H. C. Bartlett	E. L. Hubbard
S. Bartlett	*R. K. Hubbard
B. F. Brigandi	*J. E. LaBonte
*W. A. Cash	†E. R. McGuinness
F. E. Cassidy	*J. M. Morse
H. W. Crawford	†J. C. Prout
J. L. Dugan	G. F. White
L. L. Gustafson	*A. Wylie

Deposits go on interest first business day of each month
Dividends are payable January 15 and July 15

WELLFLEET

Wellfleet Savings Bank
Main Street

Date of Incorporation, March 3, 1863

Cyril W. Downs <i>President</i>	Everett P. Kelley <i>Treasurer</i>
Cyril W. Downs, Jr. Charles E. Frazier, Jr. <i>Vice Presidents</i>	Gladys R. Cassidy <i>Assistant Treasurer</i>

Ernest F. Rose
Clerk of Corporation

Trustees

†H. W. Carlson	*J. R. Dyer, Jr.
†R. A. Chase	C. E. Frazier, Jr.
*B. C. Collins	E. P. Kelley
*H. A. Curtis	K. E. Paine
*C. W. Downs	E. F. Rose
C. W. Downs, Jr.	†N. C. Young

Deposits go on interest twentieth day of each month
Dividends are payable last business day of April and October

WESTBOROUGH

Westborough Savings Bank
34 West Main Street

Date of Incorporation, February 9, 1869

Noah Nason <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
Ellwood N. Hennessy E. Irving Hulbert <i>Vice Presidents</i>	Elmer C. Lewis, Jr. <i>Assistant Treasurer</i>

Edwin P. Fairbanks
Clerk of Corporation

Trustees

*P. D. Blois	*J. B. Mason
†W. C. Blois	*J. G. Nason
G. H. Carlson	N. Nason
†E. P. Fairbanks	†D. Newton
J. M. Foster	*H. L. Paine
A. E. Gilman	H. K. Tufts
*E. N. Hennessy	R. S. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month
Dividends are payable February 1 and August 1

*Member of Board of Investment.
†Member of Auditing Committee.

WESTFIELD

Westfield Savings Bank
100 Elm Street

Date of Incorporation, April 16, 1853

Branch Office
206 Park Street, West Springfield

Joseph A. Chadbourne <i>President</i>	Arthur W. Knapp <i>Treasurer</i>
Fred B. Arnold Harry W. Gladwin <i>Vice Presidents</i>	L. Melvin Gendreau Ralph D. Neth Iris E. Fresco <i>Assistant Treasurers</i>

Horace N. Fuller
Clerk of Corporation

Trustees

*F. B. Arnold	†F. H. Gath
*H. F. Burrows	*H. W. Gladwin
J. A. Chadbourne	L. J. Kelso
G. T. Chapman	*A. W. Knapp
W. C. Chisholm	W. L. Mitchell
N. A. Clarke	R. D. Neth
†D. C. Colton	E. V. Oehlers
H. S. Eaton	J. E. Reed
†A. L. Finlay	A. S. Rzewski
H. N. Fuller	

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10

Woronoco Savings Bank
31 Court Street

Date of Incorporation, May 5, 1871

Branch Office
College Highway, Southwick

Laurence W. Shattuck <i>President</i>	Stanley H. Smith <i>Treasurer</i>
Stanley H. Smith <i>Exec. Vice President</i>	Roger L. Wolcott Barbara Bush Robert S. Day <i>Assistant Treasurers</i>
Ralph S. Conner <i>Vice President</i>	

Edwin L. daSilva
Clerk of Corporation

Trustees

A. Anderson	G. R. Keegan
T. M. Arnold	H. J. Marcoullier
J. W. Buckley	F. R. O'Donnell
†H. E. Bush	K. S. Pease
*R. S. Conner	*G. W. Roraback
*G. B. Cowles	H. Saffer
†E. L. daSilva	*L. W. Shattuck
G. R. deLearie	S. H. Smith
†F. T. Holmes	R. M. Wilcox
E. A. Jensen	R. V. Wilcox

Deposits go on interest tenth business day of each month
Dividends are payable April 10 and October 10

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Frederick L. Alden <i>President</i>	Joseph J. Holland <i>Treasurer</i>
William A. Hodges Arthur A. Cicchese <i>Vice Presidents</i>	Olive D. Sylvester <i>Assistant Treasurer</i>

Alton L. Fahey
Clerk of Corporation

Trustees

*F. L. Alden	J. J. Holland
*J. Alden	A. B. Jones
†P. B. Brown	A. C. Osborn
E. F. Butler	†E. A. Perry
R. P. Chase	*G. W. Perry
*A. A. Cicchese	*D. Reidy
†A. L. Fahey	R. Reidy
R. H. Gaughen	A. C. Sheehy
*W. A. Hodges	

Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

A. Kenneth Martin <i>President</i>	F. William Lawton <i>Treasurer</i>
Clayton W. Nash Fred T. Barnes <i>Vice Presidents</i>	George F. Gardner <i>Assistant Treasurer</i>

Arthur G. Martell
Clerk of Corporation

Trustees

*F. T. Barnes	*F. W. Lawton
B. A. Bennett	C. A. R. Lewis
A. O. Bicknell	*A. K. Martin
A. V. Coleman	†C. L. McGaw
J. M. Coleman	*E. W. Moxon
H. E. Dunn	*C. W. Nash
A. C. Fearing	*H. B. Nash
*J. W. Field	F. Ness
M. E. Hollis	*J. W. O'Donnell
†O. A. Kunz	†R. G. Parker

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

Frank M. Bryant <i>President</i>	Willard P. Sheppard <i>Treasurer</i>
James P. Reilly Seward W. Taber <i>Vice Presidents</i>	Clinton I. Bates Melvin E. Sherman <i>Assistant Treasurers</i>
Francis M. Loud <i>Clerk of Corporation</i>	

Trustees

C. I. Bates	F. M. Loud
†F. Belyea	†C. W. Morrison
*F. M. Bryant	*J. P. Reilly
L. Clough	W. P. Sheppard
E. M. Dwyer	*S. W. Taber
*H. A. Gordon	C. M. Taylor
*I. E. Johnson	†G. H. Thompson
C. G. Jordan	L. J. Vallas
F. P. Lord	H. F. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable 3rd Monday of March and September

WHITINSVILLE

Whitinsville Savings Bank
Memorial Square

Date of Incorporation, March 19, 1872

Stuart F. Brown <i>President</i>	Bernard E. Clough <i>Treasurer</i>
Edwin M. Aldrich J. Hugh Bolton E. Kent Swift Philip B. Walker <i>Vice Presidents</i>	William S. Gould John T. Ransom <i>Assistant Treasurers</i>
Charles B. Pearson <i>Clerk of Corporation</i>	

Trustees

A. C. Adams	†R. J. McConnell
*E. M. Aldrich	C. B. Pearson
H. C. Andrews	E. O. Pierson
J. H. Bolton, Sr.	*P. H. Reed
†G. T. Brown	G. G. Spence
*S. F. Brown	†W. A. Spratt
W. P. Dutemple	E. K. Swift
*R. J. Frost	H. VanderBaan
B. A. Herman	*P. B. Walker
*W. G. Kuekan	P. Whitin
*S. R. Mason	

Deposits go on interest first business day of each month
Dividends are payable April 30 and October 31

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Elwood A. Wyman <i>Treasurer</i>
Elwood A. Wyman <i>Exec. Vice President</i>	Reginald A. Conrad Joseph W. Bjork <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

Trustees

G. A. Brouillard	†H. S. Keith
*C. P. Burrill	J. T. Kirby (Hon.)
*W. B. Clark	D. F. Leach
R. A. Conrad	*R. K. Litchfield
†R. B. Cooke	†N. G. MacDonald
W. H. Easterbrook (Hon.)	*W. F. McCarthy
A. S. Gilman	L. E. Millett
*E. W. Hunt	*H. L. Shepherd
	E. A. Wyman

Deposits go on interest fifteenth business day of each month
Dividends are payable April 15 and October 15

WILLIAMSBURG

Haydenville Savings Bank
South Main Street

Date of Incorporation, March 17, 1869

Homer R. Bisbee <i>President</i>	Harry W. Tower <i>Treasurer</i>
Roswell S. Jorgensen <i>Exec. Vice President</i>	Roslyn B. L'Huillier <i>Assistant Treasurer</i>
Franklin King, Jr. <i>Vice President</i>	Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

J. J. Batura	*F. King, Jr.
*H. R. Bisbee	T. F. Lenihan
†L. H. Cranson	†H. F. Loud
C. M. Damon, Sr.	L. H. Packard
*F. C. Davis	*M. F. Packard
D. P. Healy	†W. H. Senecal
R. S. Jorgensen	

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15 and July 15

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Brainerd Mears <i>President</i>	Wallace E. Greene <i>Treasurer</i>
Edward M. Gagnier William S. Hamilton <i>Vice Presidents</i>	Paul B. Jayne <i>Assistant Treasurer</i>

Raymond B. Washburne
Clerk of Corporation

Trustees

E. M. Gagnier	B. Mears
S. E. Gardner	†F. E. Moore
*W. E. Greene	*C. F. Notsley
W. S. Hamilton	W. E. Stoddard
P. B. Jayne	L. G. Treadway
*O. D. Marshall	†P. B. Walsh
†R. C. Mason	R. B. Washburne
T. M. McMahon, Jr.	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

WINCHENDON**Winchendon Savings Bank**
112 Central Street

Date of Incorporation, March 31, 1854

Sidney N. Fletcher <i>President</i>	Sidney N. Fletcher, Jr. <i>Treasurer</i>
Frederick F. Davis Sidney N. Fletcher, Jr. <i>Vice Presidents</i>	Ruth H. Tappin Robert F. King, Jr. <i>Assistant Treasurers</i>

Celian H. Abbott
Clerk of Corporation

Trustees

†C. H. Abbott	*K. M. Parks
†A. E. Anderson	*L. P. Prance
N. T. Bateman	M. W. Smith
*F. F. Davis	R. F. Snow
†C. D. Eldredge	E. M. Thompson
H. H. Elliott	K. B. White, Jr.
*S. N. Fletcher	*J. J. Witt
S. N. Fletcher, Jr.	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

WINCHESTER**Winchester Savings Bank**
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Ralph W. Hatch <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph <i>Assistant Treasurer</i>

Philip P. Wadsworth
Clerk of Corporation

Trustees

*P. F. Avery	R. W. Hatch
†C. W. Bennett	W. B. Hersey
W. H. Birnie	E. H. Kenerson (Hon.)
†J. W. Blackham	C. T. Main, 2nd
A. Broadhurst	J. McIntyre
*J. H. Cleaves	*H. F. Pike
†W. L. Davis	F. E. Smith (Hon.)
*J. F. Dwinell, Jr.	*W. J. Speers, Jr.
C. S. Eaton	P. P. Wadsworth
M. T. Freeman	J. W. Worthen
†E. V. French	

Deposits go on interest third Wednesday of each month

Dividends are payable day after 3rd Wednesday of April and October

WINTHROP**Winthrop Savings Bank**
15 Bartlett Road

Date of Incorporation, March 16, 1914

Almon E. Whittemore <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Brendan J. Keenan John C. McMurray <i>Vice Presidents</i>	Florence R. Cummings <i>Assistant Treasurer</i>

Norman W. Davis
Clerk of Corporation

Trustees

*E. A. Barclay	A. B. Marsh
A. H. Curtis	J. C. McMurray
N. W. Davis	G. M. McNeil
†H. R. Dodge	C. E. Tasker
M. L. Flinn	†E. A. Thomas
C. F. Griffin	*E. R. Thomas
A. W. Hodges	†C. K. Weiner
B. J. Keenan	*A. E. Whittemore

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

WOBURN**Woburn Five Cents Savings Bank**
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Roland B. Dow Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
Clerk of Corporation

Trustees

R. B. Dow	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
*J. C. Hodges	†R. E. Militzer
A. H. Holland	*A. W. Peterson
A. S. Johnson	†C. J. Peterson
D. B. Johnson	*P. E. Skinner
H. M. Leen	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

*Member of Board of Investment.

†Member of Auditing Committee.

WORCESTER

Bay State Savings Bank
28 Franklin Street

Date of Incorporation, March 9, 1895

Edmund P. Power <i>President</i>	Richard V. Foley <i>Treasurer</i>
Edward Early <i>Vice President</i>	John W. O'Meara <i>Assistant Treasurer</i>
Kenneth P. Higgins <i>Clerk of Corporation</i>	

Trustees

W. J. Carroll	J. J. Ladden
†D. P. Crimmins	J. J. Marshall
E. J. Croce	J. H. Meagher
P. R. Delphos	*J. W. O'Meara
*W. B. Dennen	†C. F. Poor
F. J. Donoghue	*E. P. Power
*E. F. Donohue	H. E. Prunier
*E. Early	R. C. Reidy
R. R. Gallagher	†T. S. Shea
R. W. Heffernan	F. J. Sullivan
K. P. Higgins	

Deposits go on interest first business day of each month
Dividends are payable March 15 and September 15

People's Savings Bank, in the city of Worcester
450 Main Street

Date of Incorporation, May 13, 1864

Branch Office
Webster Square Plaza

Percy H. G. Harris <i>President</i>	John F. Handfield <i>Treasurer</i>
Alexander H. Bullock H. Waite Hurlburt <i>Vice Presidents</i>	Walter F. Brigham Gordon H. Crossley <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	

Trustees

†E. G. Bagley	R. D. Harrington
P. C. Beals	*P. H. G. Harris
R. W. Booth	R. N. Heald
R. S. Bowditch	*C. D. Heywood
*C. R. Brownell	F. W. Howe, Jr.
J. Z. Buckley	*P. M. Morgan
*A. H. Bullock	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. P. Franklin	†A. E. Rankin
R. T. Gifford	G. Sessions
H. Gooch, Jr.	†C. M. Stanley
W. G. Hall	A. T. Wall
J. F. Handfield	

Deposits go on interest first business day of each month
Dividends are payable February 1 and August 1

Worcester County Institution for Savings
365 Main Street

Date of Incorporation, February 8, 1828

Branch Offices
500 Pleasant Street
29 West Boylston Street

C. Lane Goss <i>President</i>	Alton P. Cole, Jr. <i>Treasurer</i>
Arnold W. Conti <i>Vice President</i>	Leon C. Gould Fred Holdsworth, Jr. <i>Vice Treasurers</i>
Leon C. Gould <i>Asst. Vice President</i>	John F. Gilbert George L. Emery James D. Watt <i>Assistant Treasurers</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	

Trustees

F. T. Blake (Hon.)	J. B. Lowell
E. L. Clifford	†R. W. Mirick
A. W. Conti	M. Morgan
J. A. Crotty	A. Palmer
*W. G. Davis	*A. W. Rice
†P. Fletcher	†C. Riley
R. S. Frost	A. W. Smith
B. B. Gilman	H. I. Spencer
*C. L. Goss	R. W. Stoddard
R. F. Gow	B. C. Wheeler
R. Kinnicutt	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

Worcester Five Cents Savings Bank
316 Main Street

Date of Incorporation, April 10, 1854

Branch Offices
21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury

Richard N. Symonds <i>President</i>	Frank R. Heath, Jr. <i>Treasurer</i>
Ralph W. Hager <i>Vice President</i>	Philip H. Wing Carl A. G. Anderson Earle S. Vaughan Donald A. Thomson Tekla E. Johnson <i>Assistant Treasurers</i>
Walter G. Butler <i>Clerk of Corporation</i>	

Trustees

E. P. Bennett	W. L. Macintosh
N. Bjork	†W. M. Mill
*H. M. Booth	R. E. Pfeif
*C. Bullock	†P. M. Purrington
†W. G. Butler	*M. M. Rowe
E. B. Coghlin	H. G. Stoddard
D. H. Dalbeck	*R. N. Symonds
R. W. Hager	*R. Washburn
R. A. Heald	G. C. Whitney
E. M. Hicks	H. B. Wood
S. Ireland	E. S. Wright
W. C. Lane, Jr.	G. F. Wright

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

Worcester Mechanics Savings Bank
315 Main Street

Date of Incorporation, May 15, 1851

Branch Office
Lincoln Plaza Shopping Center, Lincoln Street

Nathan T. Bascom <i>President</i>	Dana V. Brown <i>Treasurer</i>
Harlan T. Pierpont Dana V. Brown <i>Vice Presidents</i>	Clayton W. Adams Paul Alderman Reid C. Preston Dean E. Storey <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

Trustees

†R. P. Anderson	P. B. Heywood
C. S. Barton	A. B. Holmstrom
*N. T. Bascom	C. Knight, Jr.
F. T. Blake, Jr.	*H. T. Pierpont
D. V. Brown	R. J. Rutherford
*J. W. Coghlin	R. E. Secord
†R. U. Cross	*R. M. Spencer
G. G. DeMallie	R. M. Stobbs
*F. H. Dewey, Jr.	J. S. Tomajan
F. H. Dewey, 3rd	M. E. Tuller
†R. E. Duffy	L. Wald
H. H. Forbes	J. E. Washburn
L. F. Harris	W. J. Whipple

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

YARMOUTH

Bass River Savings Bank
Corner Old Main and Union Streets

Date of Incorporation, April 15, 1874

Branch Office
338 Main Street, Hyannis

Walter G. Robinson <i>President</i>	LeRoy W. Long <i>Treasurer</i>
Walter R. Nickerson Paul M. Swift <i>Vice Presidents</i>	Carroll V. Murdock Nathan C. Austin <i>Assistant Treasurers</i>

Howard C. Doane
Clerk of Corporation

Trustees

E. W. Ambrose	A. L. Lovequist
*F. M. Angus	W. R. Nickerson
J. Barnard, Jr.	*R. H. Nye
†G. Chapman	E. S. Osborne
T. L. Cottrell	J. G. Pettit
*N. Crowell	R. F. Raddin
H. C. Doane	*W. G. Robinson
F. A. Eldredge	E. H. Sears
J. L. Gould	H. L. Small
†E. R. Greene	J. L. Speirs
F. E. Howes	*P. M. Swift
G. B. Kelley	L. Warren
†W. C. Kelley	N. H. Wixon
*S. I. Lawrence	

Deposits go on interest fifth business day of each month

Dividends are payable April 5 and October 5

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, March 2, 1932

A. George Gilman <i>President</i>	Charles J. Bateman, Jr. <i>Treasurer</i>
Edmund W. Trowbridge <i>Exec. Vice President</i>	Gordon D. Larcom <i>Assistant Treasurer</i>
William S. Brown <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

N. F. Barrett	C. W. Lowrie
N. T. Bascom	C. F. Martin
*C. J. Bateman, Jr.	J. R. Morss
*W. S. Brown	M. B. Norcross
J. T. Chambers	*R. N. Symonds
W. D. Clark, Jr.	T. W. Symons
J. P. Cormack	*E. L. Vogel
*A. G. Gilman	H. L. Wallace
*E. W. Johnson	S. R. Whitbeck
H. P. Kelley	G. L. Wrenn, 2nd
*G. D. Larcom	

Deposit Insurance Fund of the Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, February 21, 1934

A. George Gilman <i>President</i>	Charles J. Bateman, Jr. <i>Treasurer</i>
Edmund W. Trowbridge <i>Exec. Vice President</i>	Gordon D. Larcom <i>Assistant Treasurer</i>
William S. Brown <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

N. F. Barrett	C. W. Lowrie
N. T. Bascom	C. F. Martin
*C. J. Bateman, Jr.	J. R. Morss
*W. S. Brown	M. B. Norcross
J. T. Chambers	*R. N. Symonds
W. D. Clark, Jr.	T. W. Symons
J. P. Cormack	*E. L. Vogel
*A. G. Gilman	H. L. Wallace
*E. W. Johnson	S. R. Whitbeck
H. P. Kelley	G. L. Wrenn, 2nd
*G. D. Larcom	

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	Granville H. Beever <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Edmund W. Trowbridge <i>Clerk of Corporation</i>

Directors

G. H. Beever	*E. W. Johnson
*S. D. Evans	*J. E. Perry
G. C. Francis	K. W. Rogers
*M. L. Harris	R. Ward
P. H. G. Harris	*G. L. Wrenn, 2nd
W. A. James	

Savings Banks Employees Retirement Association
111 Devonshire Street

Organized February 3, 1944

Percy H. G. Harris <i>President</i>	Winthrop Newcomb <i>Treasurer</i>
George H. Bonsall <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

J. W. Ballou	M. L. Harris
*C. J. Bateman, Jr.	*P. H. G. Harris
*G. H. Bonsall	J. P. Hart
*G. F. Evans	B. D. Merrill
W. E. Greene	J. H. Mills
E. W. Harlow	*W. Newcomb

*Executive Committee

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.,
DEPOSIT INSURANCE FUND,
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1958

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash and items	\$33,759 49	\$45,387 70
2	Balances with banks	198,243 85	165,333 28
3	U. S. Govt. obligations, direct and fully guaranteed	4,153,457 35	4,510,026 45
4	State, county and municipal obligations	262,674 17	—
5	Other bonds, notes and debentures	1,057,255 63	71,653 00
6	Bank and fire insurance company stocks, etc.	725,762 88	598,243 77
7	Real estate loans	7,346,127 50	4,812,056 83
8	Other loans	68,835 00	121,382 57
9	Banking premises, furniture, fixtures and vaults	46,971 45	89,902 71
10	Other real estate owned, etc.	18,384 82	3,500 00
11	Taxes and insurance paid on mortgaged properties	6,392 69	—
12	Mortgage acquisition costs	57 87	—
13	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	3,306 59	1,742 59
16	Total	\$13,936,975 77	\$10,437,787 43
Liabilities			
17	Deposits	\$11,967,312 63	\$9,311,390 80
18	Club deposits	70,543 75	—
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	13,069 42
22	Due to mortgagors	86,898 94	43,078 05
23	Mortgagors' payments not applied	34,659 77	15,284 77
24	All other liabilities	1,609 58	534 97
25	Guaranty fund	870,219 76	524,569 81
26	Percentage to total deposits	7.23	5.63
27	Other surplus accounts	905,731 34	529,859 61
28	Percentage to total deposits	7.52	5.69
29	Total	\$13,936,975 77	\$10,437,787 43
General Information			
30	Number of deposit accounts October 31, 1957	6,501	8,867
31	Number of deposit accounts opened during period	564	719
32	Number of deposit accounts closed during period	958	680
33	Number of accounts October 31, 1958	6,107	8,906
34	Amount of dividends paid during period	\$388,822 85	\$259,274 60
35	Amount deposited during period	\$2,285,026 87	\$1,984,076 42
36	Amount withdrawn during period	\$1,847,895 49	\$1,700,818 46
37	Average amount in each account	\$1,960 00	\$1,044 00
38	Number of deposits made during period	8,478	16,213
39	Number of withdrawals made during period	7,198	8,699
40	Number of real estate loans October 31	1,299	910
41	Amount of real estate loans October 31	\$7,346,127 50	\$4,812,056 83
42	Average size of real estate loans	\$5,655 00	\$5,287 00
43	Number of other loans October 31	32	60
44	Amount of other loans October 31	\$68,835 00	\$121,382 57
45	Average size of other loans	\$2,151 00	\$2,023 00
46	Gross income received during period	\$527,753 86	\$374,531 93
47	Annual rate of ordinary and extra dividends paid during period	3½	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$52,012 69	\$25,688 20
49	Occupancy	16,005 77	12,266 06
50	Advertising	1,813 53	1,404 11
51	Contributions and membership	1,436 83	2,156 47
52	State tax	—	214 02
53	Miscellaneous	24,364 42	18,189 16
54	Total of above costs per \$1,000 of deposits	7 94	6 44

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$53,785 26	\$69,633 85	\$352,025 79	\$309,123 99	\$36,556 78	1
245,431 71	375,947 65	361,330 41	267,136 80	250,040 28	2
4,797,281 25	9,025,365 76	5,583,608 37	9,925,654 67	5,803,308 86	3
—	271,697 18	81,230 92	2,419,423 92	—	4
1,524,954 99	8,242,509 81	3,079,995 20	3,288,259 54	824,427 04	5
666,726 14	1,616,112 97	629,952 67	1,094,748 16	645,891 25	6
2,855,669 96	5,816,435 53	15,695,846 85	28,001,711 16	7,611,230 23	7
126,703 83	416,952 35	484,271 50	124,731 67	123,033 13	8
36,993 62	62,185 67	167,548 21	548,737 44	51,453 31	9
—	—	—	—	—	10
811 85	—	—	—	455 77	11
—	—	—	124,226 59	45,975 05	12
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	13
1 00	1 00	—	1 00	1 00	14
6,925 59	5,421 85	17,949 76	115,566 25	8,039 82	15
\$10,335,923 61	\$25,947,405 20	\$26,507,740 08	\$46,289,785 66	\$15,419,019 48	16
\$9,052,939 25	\$22,757,026 93	\$23,787,534 79	\$41,227,512 11	\$13,376,538 25	17
13,070 50	95,536 75	34,809 00	551,632 50	—	18
—	—	—	—	—	19
—	216 67	28,261 04	621 83	3,827 68	20
31,664 32	66,192 31	251,253 48	134,700 00	46,961 39	21
19,578 09	45,471 75	59,132 13	238,984 57	75,210 49	22
5,139 52	811 25	12,856 09	14,574 20	687 05	23
636,963 15	1,483,770 73	1,403,500 00	1,982,502 68	963,000 00	24
7.03	6.49	5.89	4.74	7.20	25
576,568 78	1,498,378 81	930,393 55	2,139,257 77	952,794 62	26
6.36	6.55	3.91	5.12	7.12	27
\$10,335,923 61	\$25,947,405 20	\$26,507,740 08	\$46,289,785 66	\$15,419,019 48	28
8,819	12,950	14,677	33,616	9,582	29
514	922	1,673	4,318	549	30
596	787	1,303	3,242	611	31
8,737	13,085	15,047	34,692	9,520	32
\$259,519 21	\$674,034 72	\$668,737 98	\$1,144,779 99	\$416,954 13	33
\$1,494,222 21	\$4,149,686 07	\$6,515,072 28	\$15,702,621 16	\$1,990,416 11	34
\$1,599,733 71	\$3,891,174 72	\$5,854,301 27	\$13,683,616 49	\$2,069,198 98	35
\$1,034 00	\$1,739 00	\$1,570 00	\$1,188 00	\$1,405 00	36
11,651	20,173	40,721	111,201	14,940	37
7,811	12,525	20,345	65,208	9,840	38
634	1,005	2,211	3,547	1,028	39
\$2,855,669 96	\$5,816,435 53	\$15,695,846 85	\$28,001,711 16	\$7,611,230 23	40
\$4,504 00	\$5,787 00	\$7,099 00	\$7,894 00	\$7,404 00	41
93	270	605	175	146	42
\$126,703 83	\$416,952 35	\$484,271 50	\$124,731 67	\$123,033 13	43
\$1,362 00	\$1,544 00	\$800 00	\$713 00	\$843 00	44
\$367,139 99	\$899,850 89	\$1,032,546 17	\$1,685,037 11	\$589,432 34	45
3	3 1/4	3	3	3 1/4	46
\$31,293 21	\$71,030 84	\$103,796 81	\$206,721 77	\$34,541 00	47
7,452 57	9,606 29	28,880 83	58,048 86	13,170 19	48
1,893 19	2,387 20	9,058 92	15,869 70	3,547 24	49
150 00	300 00	3,727 17	7,993 71	850 00	50
5,558 60	31,660 99	16,302 67	—	—	51
18,377 95	13,582 53	54,464 61	103,372 74	18,616 12	52
7 14	5 62	9 08	9 38	5 29	53

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash and items	\$42,370 81	\$7,993 32
2	Balances with banks	261,356 03	99,048 12
3	U. S. Govt. obligations, direct and fully guaranteed	2,380,859 38	1,115,000 00
4	State, county and municipal obligations	683,044 21	—
5	Other bonds, notes and debentures	298,342 44	266,167 50
6	Bank and fire insurance company stocks, etc.	475,075 01	349,196 34
7	Real estate loans	6,329,102 20	2,905,998 02
8	Other loans	362,733 69	34,664 00
9	Banking premises, furniture, fixtures and vaults	59,636 05	52,103 90
10	Other real estate owned, etc.	—	—
11	Taxes and insurance paid on mortgaged properties	2,154 57	200 50
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	4,892 08	924 81
16	Total	\$10,916,252 68	\$4,840,149 51
Liabilities			
17	Deposits	\$9,512,136 39	\$4,181,292 85
18	Club deposits	166,536 00	18,001 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	—
22	Due to mortgagors	77,109 57	55,276 02
23	Mortgagors' payments not applied	23,253 75	10,243 53
24	All other liabilities	2,953 53	741 18
25	Guaranty fund	588,000 00	259,059 22
26	Percentage to total deposits	6.08	6.16
27	Other surplus accounts	546,263 44	315,535 46
28	Percentage to total deposits	5.64	7.51
29	Total	\$10,916,252 68	\$4,840,149 51
General Information			
30	Number of deposit accounts October 31, 1957	8,966	3,328
31	Number of deposit accounts opened during period	1,008	265
32	Number of deposit accounts closed during period	948	263
33	Number of accounts October 31, 1958	9,026	3,330
34	Amount of dividends paid during period	\$304,531 18	\$134,010 16
35	Amount deposited during period	\$2,673,488 72	\$859,904 95
36	Amount withdrawn during period	\$2,432,161 34	\$540,843 09
37	Average amount in each account	\$1,053 00	\$1,255 00
38	Number of deposits made during period	19,275	4,023
39	Number of withdrawals made during period	11,318	2,297
40	Number of real estate loans October 31	1,252	619
41	Amount of real estate loans October 31	\$6,329,102 20	\$2,905,998 02
42	Average size of real estate loans	\$5,055 00	\$4,694 00
43	Number of other loans October 31	202	25
44	Amount of other loans October 31	\$362,733 69	\$34,664 00
45	Average size of other loans	\$1,795 00	\$1,386 00
46	Gross income received during period	\$429,266 18	\$186,297 39
47	Annual rate of ordinary and extra dividends paid during period	3½	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$38,870 84	\$14,267 58
49	Occupancy	13,334 21	4,287 24
50	Advertising	579 70	700 28
51	Contributions and membership	100 00	631 75
52	State tax	—	399 31
53	Miscellaneous	17,143 75	10,698 35
54	Total of above costs per \$1,000 of deposits	7 24	7 37

BELMONT	BEVERLY	BOSTON			
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BOSTON PENNY SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$152,127 76	\$55,999 17	\$777,327 42	\$162,347 64	\$332,276 74	1
179,244 56	904,103 11	2,454,413 18	932,862 75	850,381 56	2
5,445,223 25	8,261,117 10	99,428,801 88	5,577,711 98	12,780,570 12	3
—	773,412 29	1,305,214 46	—	—	4
265,561 84	3,787,048 63	6,996,611 71	990,602 83	2,332,537 34	5
720,487 30	2,337,865 21	4,946,977 00	366,753 93	1,518,555 48	6
8,961,475 68	24,380,231 79	224,770,848 62	16,376,219 24	19,724,842 14	7
171,678 89	472,702 48	3,653,536 82	95,328 77	709,645 09	8
121,941 09	147,070 13	1,470,158 59	360,067 50	138,950 90	9
—	113,709 97	141,187 85	—	—	10
40 56	144 90	—	—	3,621 31	11
21,828 84	—	467,553 25	37,609 16	66,939 76	12
21,290 07	57,430 82	561,099 82	63,764 98	46,489 59	13
3,500 00	1 00	278,584 72	1 00	1 00	14
8,854 86	5,084 12	166,380 91	12,599 57	19,481 85	15
\$16,073,254 70	\$41,295,920 72	\$347,418,696 23	\$24,975,869 35	\$38,524,292 88	16
\$14,386,687 21	\$35,968,488 85	\$309,889,297 84	\$22,483,680 13	\$34,251,007 91	17
266,750 50	181,212 00	755,652 00	146,402 50	423,587 00	18
—	—	—	—	—	19
—	—	—	—	—	20
3,560 06	12,341 33	1,914,277 63	21,724 21	116,349 42	21
85,687 36	115,133 24	1,960,265 00	133,638 19	161,530 79	22
1,087 42	956,643 42	1,506,922 95	269,549 31	700,540 17	23
6,711 06	13,842 58	891,699 27	59,061 15	42,749 82	24
631,000 00	2,459,000 00	18,575,000 00	1,146,050 00	1,382,000 00	25
4.31	6.80	5.98	5.06	3.98	26
691,771 09	1,589,259 30	11,925,581 54	715,763 86	1,446,527 77	27
4.72	4.40	3.84	3.16	4.17	28
\$16,073,254 70	\$41,295,920 72	\$347,418,696 23	\$24,975,869 35	\$38,524,292 88	29
13,320	24,567	142,273	16,931	22,261	30
1,415	2,519	15,957	5,014	3,271	31
1,144	2,115	14,336	2,591	2,402	32
13,591	24,971	143,894	19,354	23,130	33
\$387,007 00	\$1,090,335 70	\$9,460,180 56	\$627,818 16	\$963,772 67	34
\$5,525,195 72	\$9,807,254 34	\$69,264,252 49	\$6,229,563 08	\$10,959,604 37	35
\$4,760,750 61	\$8,534,787 95	\$56,469,185 12	\$5,656,614 20	\$7,801,200 15	36
\$1,051 00	\$1,440 00	\$2,154 00	\$1,161 00	\$1,480 00	37
40,879	79,422	326,372	48,548	66,505	38
21,056	51,101	182,955	24,106	34,560	39
975	2,986	23,685	1,843	1,333	40
\$8,961,475 68	\$24,380,231 79	\$224,770,848 62	\$16,376,219 24	\$19,724,842 14	41
\$9,191 00	\$8,165 00	\$9,490 00	\$8,886 00	\$14,797 00	42
114	860	1,004	97	310	43
\$171,678 89	\$472,702 48	\$3,653,536 82	\$95,328 77	\$709,645 09	44
\$1,505 00	\$550 00	\$3,639 00	\$983 00	\$2,289 00	45
\$580,059 92	\$1,589,100 46	\$12,630,026 22	\$899,972 71	\$1,365,153 12	46
3	3¼	3¼	3	3¼	47
\$64,336 28	\$104,590 83	\$714,833 13	\$106,060 21	\$124,322 04	48
25,480 90	25,274 00	363,794 77	43,363 08	23,524 47	49
6,239 42	7,931 65	151,258 30	7,773 29	17,737 80	50
2,116 02	2,090 00	24,050 00	2,147 90	3,063 29	51
—	2,831 71	258,357 18	—	4,336 16	52
29,192 83	109,694 22	321,053 51	34,449 74	100,138 31	53
8 69	6 98	5 90	8 56	7 87	54

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash and items	\$1,106,745 08	\$228,178 67
2	Balances with banks	1,526,576 85	2,157,472 28
3	U. S. Govt. obligations, direct and fully guaranteed	38,428,773 44	24,070,532 53
4	State, county and municipal obligations	1,601,307 60	348,886 52
5	Other bonds, notes and debentures	6,646,950 51	5,914,974 48
6	Bank and fire insurance company stocks, etc.	8,797,277 30	1,694,281 33
7	Real estate loans	82,460,734 90	38,703,976 28
8	Other loans	2,270,430 07	179,701 74
9	Banking premises, furniture, fixtures and vaults	1,146,496 36	399,589 13
10	Other real estate owned, etc.	81,326 20	15,314 50
11	Taxes and insurance paid on mortgaged properties	84,359 71	—
12	Mortgage acquisition costs	235,207 32	49,139 40
13	Mutual Savings Central Fund, Inc.	289,345 70	93,989 50
14	Deposit Insurance Fund	1 00	5,000 00
15	All other assets	69,097 56	241,776 69
16	Total	\$144,744,629 60	\$74,102,813 05
Liabilities			
17	Deposits	\$127,332,644 88	\$65,865,125 70
18	Club deposits	487,705 75	1,502,058 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	167,132 94	2,054 24
22	Due to mortgagors	1,647,262 53	176,699 85
23	Mortgagors' payments not applied	851,942 04	1,349,594 79
24	All other liabilities	52,453 52	17,513 56
25	Guaranty fund	7,264,933 00	2,718,182 74
26	Percentage to total deposits	5.68	4.03
27	Other surplus accounts	6,940,554 94	2,471,584 17
28	Percentage to total deposits	5.43	3.66
29	Total	\$144,744,629 60	\$74,102,813 05
General Information			
30	Number of deposit accounts October 31, 1957	65,313	54,687
31	Number of deposit accounts opened during period	7,948	5,369
32	Number of deposit accounts closed during period	7,248	4,752
33	Number of accounts October 31, 1958	66,013	55,304
34	Amount of dividends paid during period	\$3,879,877 85	\$1,835,719 75
35	Amount deposited during period	\$29,882,518 26	\$19,495,005 29
36	Amount withdrawn during period	\$24,667,945 05	\$17,578,847 12
37	Average amount in each account	\$1,928 00	\$1,191 00
38	Number of deposits made during period	250,113	141,399
39	Number of withdrawals made during period	103,825	81,554
40	Number of real estate loans October 31	7,904	5,052
41	Amount of real estate loans October 31	\$82,460,734 90	\$38,703,976 28
42	Average size of real estate loans	\$10,434 00	\$7,661 00
43	Number of other loans October 31	1,402	165
44	Amount of other loans October 31	\$2,270,430 07	\$179,701 74
45	Average size of other loans	\$1,619 00	\$1,089 00
46	Gross income received during period	\$5,707,406 02	\$2,652,778 58
47	Annual rate of ordinary and extra dividends paid during period	3 1/4	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$470,580 33	\$216,297 24
49	Occupancy	179,861 08	56,727 67
50	Advertising	93,994 06	17,487 42
51	Contributions and membership	20,281 23	1,350 00
52	State tax	49,122 00	7,070 88
53	Miscellaneous	222,524 25	104,840 58
54	Total of above costs per \$1,000 of deposits	8 11	5 99

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$157,457 51	\$95,037 37	\$146,999 08	\$12,124 22	\$278,847 51	1
351,994 95	215,200 30	1,452,920 70	350,015 65	1,559,928 66	2
9,587,845 87	13,447,240 63	9,610,666 77	1,706,829 72	31,051,195 87	3
1,326,689 06	906,131 58	—	—	—	4
10,057,889 05	6,586,656 56	1,399,488 00	292,082 90	3,026,138 84	5
2,596,655 19	2,847,635 64	97,211 70	408,487 93	4,927,873 98	6
21,586,502 36	14,672,994 45	20,917,272 56	4,048,876 38	79,476,961 12	7
413,601 71	115,289 52	861,303 29	63,212 33	376,344 87	8
118,590 12	25,965 51	194,304 26	12,387 89	54,308 74	9
98,239 47	3,575 29	—	15,000 00	6,743 62	10
186 55	4,753 24	370 00	—	625 71	11
31,105 12	16,678 85	40,117 81	11,403 78	217,295 34	12
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	13
1 00	1 00	6,064 40	4,745 77	163,188 88	14
31,624 95	39,157 05	3,204 83	400 00	3,422 75	15
\$46,411,550 12	\$39,023,462 79	\$34,774,857 39	\$6,936,684 41	\$121,387,253 54	16
\$40,640,274 42	\$33,533,937 80	\$30,627,227 55	\$6,060,849 74	\$107,263,449 55	17
400,725 50	47,880 00	322,978 00	159,533 00	366,633 50	18
—	—	—	—	—	19
—	—	—	—	—	20
41,059 71	19,969 00	2,337 79	—	104,111 72	21
50,743 96	250,035 40	192,534 55	24,820 00	94,359 60	22
680,788 24	523,056 57	733,397 70	98,416 79	1,789,844 71	23
14,210 82	9,678 81	17,549 86	6,465 51	39,936 92	24
2,281,000 00	2,337,789 00	1,151,700 00	318,100 74	6,883,000 00	25
5.55	6.96	3.72	5.11	6.40	26
2,302,747 47	2,301,116 21	1,727,131 94	268,498 63	4,845,917 54	27
5.61	6.85	5.58	4.32	4.50	28
\$46,411,550 12	\$39,023,462 79	\$34,774,857 39	\$6,936,684 41	\$121,387,253 54	29
23,644	17,807	21,859	3,433	46,898	30
3,108	2,166	2,803	572	3,959	31
2,099	2,293	2,776	466	4,436	32
24,653	17,680	21,886	3,539	46,421	33
\$1,222,430 28	\$1,047,897 82	\$852,993 59	\$175,923 13	\$3,309,843 26	34
\$8,927,666 65	\$6,139,761 90	\$9,879,150 17	\$1,888,773 84	\$19,418,330 42	35
\$7,560,427 09	\$6,145,411 90	\$8,543,159 52	\$1,508,164 68	\$16,883,080 97	36
\$1,648 00	\$1,896 00	\$1,399 00	\$1,713 00	\$2,310 00	37
60,975	29,208	66,750	10,642	94,367	38
32,457	17,702	34,803	4,894	49,303	39
3,828	1,409	1,719	434	8,677	40
\$21,586,502 36	\$14,672,994 45	\$20,917,272 56	\$4,048,876 38	\$79,476,961 12	41
\$5,639 00	\$10,413 00	\$12,168 00	\$9,329 00	\$9,159 00	42
442	94	265	35	528	43
\$413,601 71	\$115,289 52	\$861,303 29	\$63,212 33	\$376,344 87	44
\$935 00	\$1,226 00	\$3,250 00	\$1,806 00	\$713 00	45
\$1,747,052 67	\$1,444,349 88	\$1,221,683 84	\$259,874 18	\$4,562,776 13	46
3¼	3¼	3¼	3¼	3¼	47
\$152,675 60	\$96,463 10	\$110,958 80	\$31,674 72	\$347,792 54	48
46,590 17	18,168 32	27,817 79	6,736 77	70,167 00	49
9,298 11	5,585 87	4,186 20	1,332 13	38,785 07	50
417 00	5,032 40	3,048 18	869 76	16,283 29	51
36,574 51	31,218 45	—	814 04	32,076 56	52
76,996 24	40,910 58	48,198 41	15,677 65	163,831 02	53
7 86	5 88	6 27	9 18	6 21	54

		BOSTON	
		THE HYDE PARK SAVINGS BANK	INSTITUTION FOR SAVINGS IN ROXBURY
Assets			
1	Cash and items	\$151,418 76	\$242,135 00
2	Balances with banks	508,133 45	776,131 61
3	U. S. Govt. obligations, direct and fully guaranteed	5,386,058 93	10,038,906 52
4	State, county and municipal obligations	770,717 90	974,850 96
5	Other bonds, notes and debentures	2,146,480 58	16,898 15
6	Bank and fire insurance company stocks, etc.	1,028,862 07	543,993 50
7	Real estate loans	9,843,624 60	22,152,217 11
8	Other loans	77,188 01	80,191 73
9	Banking premises, furniture, fixtures and vaults	63,166 99	141,855 11
10	Other real estate owned, etc.	—	38,171 28
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	—	31,114 64
13	Mutual Savings Central Fund, Inc.	29,349 52	69,039 90
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	66,550 62	8,728 53
16	Total	\$20,071,552 43	\$35,114,235 04
Liabilities			
17	Deposits	\$17,487,505 37	\$31,500,641 18
18	Club deposits	95,702 00	163,026 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	2,714 33	43,653 12
22	Due to mortgagors	32,895 00	36,485 00
23	Mortgagors' payments not applied	483,126 35	175,198 32
24	All other liabilities	2,568 16	20,908 72
25	Guaranty fund	918,000 00	1,987,600 00
26	Percentage to total deposits	5.22	6.28
27	Other surplus accounts	1,049,041 22	1,186,722 70
28	Percentage to total deposits	5.97	3.75
29	Total	\$20,071,552 43	\$35,114,235 04
General Information			
30	Number of deposit accounts October 31, 1957	13,905	22,128
31	Number of deposit accounts opened during period	1,616	2,581
32	Number of deposit accounts closed during period	1,379	2,693
33	Number of accounts October 31, 1958	14,142	22,016
34	Amount of dividends paid during period	\$510,184 48	\$957,011 53
35	Amount deposited during period	\$5,575,622 16	\$7,429,943 65
36	Amount withdrawn during period	\$4,508,497 06	\$6,595,845 30
37	Average amount in each account	\$1,237 00	\$1,431 00
38	Number of deposits made during period	40,707	58,841
39	Number of withdrawals made during period	22,590	34,295
40	Number of real estate loans October 31	1,577	2,715
41	Amount of real estate loans October 31	\$9,843,624 60	\$22,152,217 11
42	Average size of real estate loans	\$6,242 00	\$8,159 00
43	Number of other loans October 31	63	86
44	Amount of other loans October 31	\$77,188 01	\$80,191 73
45	Average size of other loans	\$1,225 00	\$932 00
46	Gross income received during period	\$756,338 10	\$1,320,331 93
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$77,824 15	\$152,570 23
49	Occupancy	17,972 73	59,142 02
50	Advertising	3,365 47	3,935 84
51	Contributions and membership	390 00	1,425 00
52	State tax	1,315 05	—
53	Miscellaneous	31,551 59	50,101 89
54	Total of above costs per \$1,000 of deposits	7 53	8 44

BOSTON

LINCOLN SAVINGS BANK	MASSACHUSETTS SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	
\$31,184 65	\$50,696 42	\$553,200 88	\$217,160 45	\$517,204 00	1
139,379 39	85,100 22	1,753,199 26	465,049 26	1,281,290 09	2
1,194,162 67	4,607,303 62	97,578,604 40	16,234,004 70	59,410,353 45	3
			501,939 59	15,048 98	4
142,684 78	321,463 17	17,615,536 83	4,630,211 07	10,891,121 18	5
245,228 25	553,655 21	18,638,298 97	1,371,930 34	8,314,111 20	6
2,693,964 03	6,010,320 47	172,164,902 43	32,408,370 08	130,619,769 22	7
112,976 06	384,851 93	3,850,105 72	197,193 26	1,736,158 99	8
16,556 47	3,135 98	1,655,167 54	231,875 81	1,862,881 96	9
	28,934 32	144,612 39		18,212 02	10
2,618 17		848 37	44 25		11
3,483 29	14,019 77	559,717 78		355,759 57	12
6,141 72	26,724 02	498,542 92	22,754 86	396,065 25	13
1 00	22,794 91	1 00	1 00	223,557 44	14
14,657 60	2,557 83	67,501 79	40,151 81	353,711 18	15
\$4,603,038 08	\$12,111,557 87	\$315,080,240 28	\$56,320,686 48	\$215,995,244 53	16
\$4,014,244 95	\$10,635,186 53	\$280,764,496 61	\$49,278,830 19	\$192,959,338 98	17
27,877 00	152,327 00	244,084 00		889,261 00	18
					19
					20
	2,869 13	1,028,331 98		11,251 05	21
4,466 31	116,569 90	2,010,636 69	123,344 03	955,708 14	22
129,635 04	164,143 99	885,799 74	583,493 49	2,208,819 69	23
629 86	1,288 02	177,167 56	13,563 53	64,233 06	24
145,398 00	647,400 00	16,542,000 00	3,651,595 85	12,175,000 00	25
3.59	6.00	5.89	7.41	6.28	26
280,786 92	391,773 30	13,427,723 70	2,669,859 39	6,731,632 61	27
6.94	3.63	4.78	5.42	3.47	28
\$4,603,038 08	\$12,111,557 87	\$315,080,240 28	\$56,320,686 48	\$215,995,244 53	29
3,390	6,660	110,216	23,463	96,001	30
507	684	13,049	2,719	12,426	31
509	771	8,768	2,687	10,550	32
3,388	6,573	114,497	23,495	97,877	33
\$108,615 01	\$298,389 01	\$8,538,223 80	\$1,629,766 73	\$5,875,662 95	34
\$1,085,972 11	\$2,732,788 41	\$63,891,349 00	\$10,560,540 08	\$48,515,058 17	35
\$894,757 17	\$2,629,774 02	\$47,114,971 85	\$9,515,643 86	\$41,838,731 30	36
\$1,184 00	\$1,618 00	\$2,452 00	\$2,097 00	\$1,971 00	37
8,004	21,192	276,682	47,472	282,398	38
4,901	10,438	149,118	33,011	149,835	39
479	478	12,958	2,131	10,248	40
\$2,693,964 03	\$6,010,320 47	\$172,164,902 43	\$32,408,370 08	\$130,619,769 22	41
\$5,624 00	\$12,574 00	\$13,286 00	\$15,208 00	\$12,745 00	42
26	120	558	175	473	43
\$112,976 06	\$384,851 93	\$3,850,105 72	\$197,193 26	\$1,736,158 99	44
\$4,345 00	\$3,207 00	\$6,900 00	\$1,126 00	\$3,670 00	45
\$177,782 11	\$431,363 70	\$11,549,838 32	\$2,203,325 71	\$8,011,554 54	46
3	3	3¼	3½	3¼	47
\$21,539 40	\$49,269 74	\$752,094 03	\$110,778 17	\$704,873 96	48
2,110 55	13,290 50	404,731 34	45,975 48	277,168 10	49
352 68	2,877 92	143,613 13	6,717 49	93,041 75	50
671 96	1,699 85	38,192 62	1,099 75	30,705 45	51
586 20	1,281 91	286,303 87		12,638 00	52
12,987 01	21,369 81	383,718 19	54,674 33	294,616 31	53
9 46	8 32	7 15	4 45	7 29	54

		BOSTON	
		UNION SAVINGS BANK OF BOSTON	WARREN INSTITUTION FOR SAVINGS
Assets			
1	Cash and items	\$289,835 42	\$231,336 05
2	Balances with banks	1,363,013 77	606,590 68
3	U. S. Govt. obligations, direct and fully guaranteed	16,222,371 24	20,529,221 34
4	State, county and municipal obligations	88,655 43	—
5	Other bonds, notes and debentures	1,706,754 92	3,446,587 62
6	Bank and fire insurance company stocks, etc.	3,019,942 98	3,152,024 24
7	Real estate loans	37,402,139 72	40,070,239 01
8	Other loans	429,625 07	409,582 92
9	Banking premises, furniture, fixtures and vaults	552,897 19	380,525 21
10	Other real estate owned, etc.	—	8,004 06
11	Taxes and insurance paid on mortgaged properties	2,429 76	—
12	Mortgage acquisition costs	34,825 05	72,019 07
13	Mutual Savings Central Fund, Inc.	103,780 73	125,459 23
14	Deposit Insurance Fund	1 00	64,111 57
15	All other assets	8,642 10	13,718 20
16	Total	\$61,224,914 38	\$69,109,419 20
Liabilities			
17	Deposits	\$55,147,233 68	\$61,809,731 99
18	Club deposits	35,904 50	447,945 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	6,067 18	200,023 73
22	Due to mortgagors	376,740 51	465,210 76
23	Mortgagors' payments not applied	544,602 31	207,063 00
24	All other liabilities	25,277 95	29,214 43
25	Guaranty fund	2,699,306 17	3,544,200 00
26	Percentage to total deposits	4.89	5.69
27	Other surplus accounts	2,389,782 08	2,406,029 79
28	Percentage to total deposits	4.33	3.86
29	Total	\$61,224,914 38	\$69,109,419 20
General Information			
30	Number of deposit accounts October 31, 1957	23,820	30,578
31	Number of deposit accounts opened during period	3,575	12,185
32	Number of deposit accounts closed during period	2,504	4,238
33	Number of accounts October 31, 1958	24,891	38,525
34	Amount of dividends paid during period	\$1,656,543 82	\$1,843,615 14
35	Amount deposited during period	\$13,734,904 76	\$14,744,208 31
36	Amount withdrawn during period	\$10,874,680 13	\$10,440,176 60
37	Average amount in each account	\$2,215 00	\$1,604 00
38	Number of deposits made during period	74,017	120,625
39	Number of withdrawals made during period	33,115	51,159
40	Number of real estate loans October 31	2,910	3,257
41	Amount of real estate loans October 31	\$37,402,139 72	\$40,070,239 01
42	Average size of real estate loans	\$12,852 00	\$12,302 00
43	Number of other loans October 31	403	189
44	Amount of other loans October 31	\$429,625 07	\$409,582 92
45	Average size of other loans	\$1,066 00	\$2,167 00
46	Gross income received during period	\$2,387,893 79	\$2,495,557 03
47	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$204,126 41	\$193,906 28
49	Occupancy	130,740 64	84,890 72
50	Advertising	20,688 09	21,184 71
51	Contributions and membership	10,189 04	10,021 21
52	State tax	—	47,669 94
53	Miscellaneous	137,105 76	107,521 12
54	Total of above costs per \$1,000 of deposits	9 11	7 47

BOSTON	BRAINTREE	BRIDGEWATER	BROCKTON		
WILDEY SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	
\$159,764 26 656,243 83 14,822,583 80 — 166,786 54 1,939,593 45 20,325,272 28 230,271 42 11,582 34 — 44 55 70,071 06 72,193 27 6,707 15 1,879 14	\$42,418 33 327,318 34 2,547,674 67 31,015 12 411,692 85 469,248 18 5,602,862 68 124,395 17 58,300 78 18,616 44 110 81 — 14,843 09 1 00 2,714 65	\$74,152 90 289,102 83 2,310,198 79 296,153 86 600,938 71 394,309 49 6,022,690 83 268,658 64 126,621 44 — 918 14 — 19,181 37 3,383 07 32,309 94	\$391,628 56 509,916 21 9,098,958 20 1,107,162 33 2,335,448 14 1,369,258 65 19,164,165 94 424,941 20 363,454 57 14,355 61 1,851 40 66,474 57 39,319 10 1 00 8,171 00	\$90,416 85 109,480 22 5,661,999 34 69,772 06 570,422 01 1,074,159 47 13,017,693 05 1,023,710 04 142,586 41 7,959 05 51,568 60 27,878 66 40,107 94 1 00 52 00	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
\$38,462,993 09	\$9,651,212 11	\$10,438,620 01	\$34,895,106 48	\$21,887,806 70	16
\$33,452,283 37 275,440 00 — — 19,741 26 512,211 78 120,282 45 29,505 84 2,111,816 18 6.26 1,941,712 21 5.76	\$8,590,921 93 86,281 00 — — — 30,820 79 30,097 50 4,441 90 476,000 00 5.49 432,648 99 4.99	\$8,961,610 80 147,038 25 — — 9,420 58 75,831 13 225,858 61 3,874 71 585,300 00 6.43 429,685 93 4.72	\$30,859,437 60 428,963 50 — — 14,269 34 250,702 00 59,778 24 890 43 1,837,500 00 5.87 1,443,565 37 4.61	\$19,113,188 96 155,835 00 — — 34,567 66 382,279 30 58,296 28 5,370 86 1,032,400 00 5.36 1,105,868 64 5.74	17 18 19 20 21 22 23 24 25 26 27 28
\$38,462,993 09	\$9,651,212 11	\$10,438,620 01	\$34,895,106 48	\$21,887,806 70	29
16,751 1,744 1,548 16,947 \$976,891 54 \$5,463,768 95 \$5,177,888 08 \$1,973 00 34,893 17,151 2,032 \$20,325,272 28 \$10,002 00 122 \$230,271 42 \$1,887 00 \$1,337,054 58 3½	6,895 993 685 7,203 \$238,484 99 \$2,939,461 96 \$2,668,901 82 \$1,192 00 18,955 10,642 830 \$5,602,862 68 \$6,750 00 147 \$124,395 17 \$846 00 \$366,573 85 3	7,726 1,003 707 8,022 \$259,030 21 \$2,499,312 71 \$2,378,713 93 \$1,108 00 19,381 11,858 1,359 \$6,022,690 83 \$4,431 00 432 \$268,658 64 \$621 00 \$396,241 96 3½	20,140 2,912 2,189 20,863 \$932,680 49 \$8,253,379 46 \$7,198,297 56 \$1,479 60 48,374 28,550 2,610 \$19,164,165 94 \$7,342 00 785 \$424,941 20 \$541 00 \$1,298,004 06 3¼	16,583 1,908 1,997 16,494 \$558,839 52 \$5,013,142 39 \$4,693,307 11 \$1,158 00 32,834 21,065 1,702 \$13,017,693 05 \$7,648 00 578 \$1,023,710 04 \$1,771 00 \$817,025 47 3½	30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47
\$112,504 81 13,800 04 17,137 76 4,042 96 — 56,543 21 6 05	\$41,407 53 9,606 17 2,448 90 1,370 97 605 70 17,714 07 8 43	\$48,489 74 12,777 43 6,856 31 1,476 91 — 30,994 12 11 04	\$129,267 32 48,723 58 21,522 34 5,156 70 2,086 38 62,461 64 8 60	\$89,216 96 26,731 06 10,965 52 3,810 63 7,022 78 48,648 54 9 67	48 49 50 51 52 53 54

		BROOKLINE	CAMBRIDGE
		BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK
Assets			
1	Cash and items	\$207,303 75	\$335,563 25
2	Balances with banks	350,513 96	848,753 80
3	U. S. Govt. obligations, direct and fully guaranteed	13,137,327 57	39,773,910 37
4	State, county and municipal obligations	24,948 33	459,765 37
5	Other bonds, notes and debentures	7,750,140 57	1,458,712 86
6	Bank and fire insurance company stocks, etc.	3,119,746 79	3,280,363 27
7	Real estate loans	25,638,993 56	60,242,841 21
8	Other loans	530,915 82	825,775 63
9	Banking premises, furniture, fixtures and vaults	188,622 31	413,010 41
10	Other real estate owned, etc.	9,046 48	36,582 29
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	117,683 18	93,512 11
13	Mutual Savings Central Fund, Inc.	79,931 28	181,930 26
14	Deposit Insurance Fund	—	1 00
15	All other assets	3,895 06	5,886 38
16	Total	\$51,159,068 66	\$107,956,608 21
Liabilities			
17	Deposits	\$45,154,572 45	\$96,039,778 79
18	Club deposits	605,157 00	189,520 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	372,516 26
22	Due to mortgagors	344,150 00	388,896 59
23	Mortgagors' payments not applied	196,530 23	79,560 78
24	All other liabilities	60,434 84	12,449 94
25	Guaranty fund	2,448,500 00	5,735,700 00
26	Percentage to total deposits	5.35	5.96
27	Other surplus accounts	2,349,724 14	5,138,185 85
28	Percentage to total deposits	5.13	5.34
29	Total	\$51,159,068 66	\$107,956,608 21
General Information			
30	Number of deposit accounts October 31, 1957	25,740	38,270
31	Number of deposit accounts opened during period	3,523	4,945
32	Number of deposit accounts closed during period	2,651	4,022
33	Number of accounts October 31, 1958	26,612	39,193
34	Amount of dividends paid during period	\$1,248,923 77	\$2,968,595 70
35	Amount deposited during period	\$12,130,486 08	\$24,097,456 87
36	Amount withdrawn during period	\$10,504,652 19	\$21,478,937 67
37	Average amount in each account	\$1,675 00	\$2,450 00
38	Number of deposits made during period	76,531	101,921
39	Number of withdrawals made during period	38,879	66,160
40	Number of real estate loans October 31	2,196	6,676
41	Amount of real estate loans October 31	\$25,638,993 56	\$60,242,841 21
42	Average size of real estate loans	\$11,675 00	\$9,024 00
43	Number of other loans October 31	191	1,082
44	Amount of other loans October 31	\$530,915 82	\$825,775 63
45	Average size of other loans	\$2,779 00	\$763 00
46	Gross income received during period	\$1,907,737 76	\$3,772,578 22
47	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$210,825 10	\$253,543 43
49	Occupancy	67,344 61	90,259 08
50	Advertising	36,474 44	22,185 04
51	Contributions and membership	7,307 04	20,586 14
52	State tax	10,919 81	88,768 10
53	Miscellaneous	125,480 07	81,764 79
54	Total of above costs per \$1,000 of deposits	10 02	5 79

CAMBRIDGE			CANTON	CHELSEA	
CAMBRIDGE- PORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	
\$158,919 10	\$56,724 82	\$85,771 16	\$57,948 23	\$188,218 78	1
1,057,469 34	249,573 20	864,517 66	50,733 92	805,936 22	2
22,161,761 60	12,817,875 00	9,610,333 30	951,125 01	22,918,210 24	3
679,654 99	14,950 00	412,346 59	153,915 69	798,868 82	4
5,844,882 16	3,948,155 58	1,546,947 98	945,101 13	3,569,783 88	5
3,668,555 24	1,732,520 86	1,132,263 38	314,949 44	1,187,956 36	6
39,765,046 27	10,793,599 92	19,296,154 90	2,821,774 32	19,795,351 46	7
54,540 79	67,759 23	97,686 68	5,976 99	249,650 75	8
587,710 74	100,552 14	136,211 74	52,752 77	64,385 92	9
—	1,930 43	101,265 14	15,952 43	—	10
—	10,224 30	—	82 38	—	11
64,956 01	19,565 60	—	—	36,819 54	12
84,700 41	67,034 67	58,254 09	10,213 06	87,956 11	13
1 00	1 00	1 00	1 00	1 00	14
9,287 84	34,446 88	13,898 29	797 16	47,542 35	15
\$74,137,485 49	\$29,914,913 63	\$33,355,651 91	\$5,381,323 53	\$49,750,681 43	16
\$65,037,665 74	\$26,336,036 41	\$29,472,487 17	\$4,771,962 06	\$43,881,737 22	17
730,988 00	107,395 00	87,710 00	—	354,310 00	18
—	—	—	—	—	19
—	—	—	—	—	20
—	179 53	8,614 02	—	735 54	21
18,897 00	188,947 53	17,478 06	4,850 00	284,059 08	22
787,865 61	64,106 58	290,729 63	21,626 72	86,599 33	23
7,400 79	5,526 88	7,983 00	1,793 19	22,261 77	24
3,716,000 00	1,960,410 12	1,680,000 00	298,700 00	2,891,500 00	25
5.65	7.41	5.68	6.26	6.53	26
3,838,668 35	1,252,311 58	1,790,650 03	282,391 56	2,229,478 49	27
5.84	4.73	6.06	5.92	5.03	28
\$74,137,485 49	\$29,914,913 63	\$33,355,651 91	\$5,381,323 53	\$49,750,681 43	29
38,641	14,255	13,877	3,813	27,846	30
3,993	1,232	1,298	308	2,524	31
3,785	1,238	1,129	367	2,684	32
38,849	14,249	14,046	3,754	27,686	33
\$2,480,233 71	\$812,709 34	\$905,657 11	\$136,152 07	\$1,252,078 84	34
\$15,623,568 05	\$4,552,882 23	\$5,843,055 41	\$1,028,802 94	\$9,158,292 84	35
\$14,335,988 75	\$4,190,551 91	\$5,168,086 57	\$1,010,428 80	\$8,883,370 86	36
\$1,674 00	\$1,848 00	\$2,098 00	\$1,271 00	\$1,584 00	37
112,700	22,150	27,982	6,772	71,169	38
69,336	11,421	16,348	4,018	38,007	39
3,972	1,534	2,544	396	2,843	40
\$39,765,046 27	\$10,793,599 92	\$19,296,154 90	\$2,821,774 32	\$19,795,351 46	41
\$10,011 00	\$7,037 00	\$7,584 00	\$7,125 00	\$6,962 00	42
69	91	146	12	248	43
\$54,540 79	\$67,759 23	\$97,686 68	\$5,976 99	\$249,650 75	44
\$790 00	\$744 00	\$669 00	\$498 00	\$1,006 00	45
\$2,771,690 62	\$1,064,938 27	\$1,279,807 51	\$210,341 97	\$1,686,775 46	46
3¼	3¼	3¼	3	3	47
\$177,466 50	\$75,214 58	\$129,335 82	\$23,474 10	\$145,724 35	48
81,948 26	22,760 68	17,055 49	8,920 01	26,504 73	49
5,273 74	9,372 13	9,099 59	1,528 01	3,480 93	50
12,825 41	2,474 00	4,539 76	190 00	5,391 51	51
17,503 57	8,318 03	—	1,966 09	103 25	52
92,759 71	43,102 15	51,846 10	14,990 44	57,006 75	53
5 90	6 10	7 17	10 70	5 38	54

		CHELSEA	CHICOPEE
		COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK
Assets			
1	Cash and items	\$94,117 21	\$11,944 13
2	Balances with banks	193,061 29	308,960 58
3	U. S. Govt. obligations, direct and fully guaranteed	6,082,367 97	5,834,141 23
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	40,000 00	2,122,011 90
6	Bank and fire insurance company stocks, etc.	808,105 28	927,522 65
7	Real estate loans	6,745,384 38	11,174,495 83
8	Other loans	180,956 99	131,298 46
9	Banking premises, furniture, fixtures and vaults	45,789 48	182,664 46
10	Other real estate owned, etc.	5,293 55	514 38
11	Taxes and insurance paid on mortgaged properties	4,584 56	—
12	Mortgage acquisition costs	—	15,429 86
13	Mutual Savings Central Fund, Inc.	27,061 17	32,207 47
14	Deposit Insurance Fund	1 00	3,587 83
15	All other assets	37,208 06	6,995 54
16	Total	\$14,263,930 94	\$20,751,774 32
Liabilities			
17	Deposits	\$12,447,002 13	\$18,595,808 26
18	Club deposits	96,447 00	144,586 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	8,433 91	8,487 42
22	Due to mortgagors	176,594 38	153,375 88
23	Mortgagors' payments not applied	53,304 72	30,985 50
24	All other liabilities	1,043 93	15,103 14
25	Guaranty fund	771,600 00	733,445 82
26	Percentage to total deposits	6.15	3.91
27	Other surplus accounts	709,504 87	1,069,982 30
28	Percentage to total deposits	5.66	5.71
29	Total	\$14,263,930 94	\$20,751,774 32
General Information			
30	Number of deposit accounts October 31, 1957	7,461	11,805
31	Number of deposit accounts opened during period	696	1,329
32	Number of deposit accounts closed during period	693	1,010
33	Number of accounts October 31, 1958	7,464	12,124
34	Amount of dividends paid during period	\$354,397 95	\$553,078 15
35	Amount deposited during period	\$2,454,969 84	\$4,154,379 65
36	Amount withdrawn during period	\$2,299,104 96	\$3,328,432 62
37	Average amount in each account	\$1,668 00	\$1,514 00
38	Number of deposits made during period	21,576	24,751
39	Number of withdrawals made during period	9,357	12,419
40	Number of real estate loans October 31	1,096	1,710
41	Amount of real estate loans October 31	\$6,745,384 38	\$11,174,495 83
42	Average size of real estate loans	\$6,155 00	\$6,534 00
43	Number of other loans October 31	76	243
44	Amount of other loans October 31	\$180,956 99	\$131,298 46
45	Average size of other loans	\$2,381 00	\$540 00
46	Gross income received during period	\$500,202 02	\$776,262 55
47	Annual rate of ordinary and extra dividends paid during period	3	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$52,356 20	\$76,815 29
49	Occupancy	14,914 24	15,178 68
50	Advertising	2,297 98	10,540 72
51	Contributions and membership	1,396,07	2,781 93
52	State tax	—	2,897 54
53	Miscellaneous	20,055 94	29,774 17
54	Total of above costs per \$1,000 of deposits	7 26	7 36

CHICOPEE	CLINTON	COHASSET	CONCORD	CONWAY	
CHICOPEE FALLS SAVINGS BANK	CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	
\$85,757 19	\$57,144 97	\$20,368 29	\$76,796 56	\$2,871 20	1
243,337 80	75,166 59	99,828 77	540,649 11	102,520 76	2
5,862,943 17	5,117,371 80	2,382,380 57	5,207,027 10	781,482 66	3
85,429 28	60,554 23	—	—	—	4
895,959 46	2,612,330 86	479,571 32	490,310 63	294,025 86	5
992,766 66	423,965 66	294,091 95	864,920 92	183,175 90	6
9,927,392 85	3,378,459 50	3,137,572 47	9,974,602 04	2,232,634 25	7
226,677 18	238,500 57	140,076 64	305,237 01	108,729 30	8
170,543 34	85,479 20	8,316 51	132,910 35	3,432 41	9
6,115 91	860 31	—	—	—	10
—	3,869 08	—	688 65	256 69	11
665 69	—	—	—	—	12
27,949 82	23,929 88	1 00	27,493 50	4,783 65	13
6,573 49	2,182 30	12,370 67	1 00	1 00	14
3,437 79	2,341 61	1,514 65	3,619 37	380 06	15
\$18,535,549 63	\$12,082,156 56	\$6,576,092 84	\$17,624,256 24	\$3,714,293 74	16
\$16,315,577 82	\$10,666,229 07	\$5,838,369 17	\$15,623,123 66	\$3,332,037 64	17
221,382 50	79,814 25	—	99,355 00	—	18
—	—	—	—	—	19
—	—	—	—	50,280 47	20
55,439 25	—	—	—	—	21
68,723 31	56,844 31	15,696 15	246,263 46	31,033 09	22
26,911 92	10,902 57	2,916 07	38,368 58	10,934 59	23
16,668 21	2,190 36	936 88	17,375 12	223 65	24
911,850 00	702,807 30	353,364 34	770,583 51	139,500 00	25
5.51	6.54	6.05	4.90	4.19	26
918,996 62	563,368 70	364,810 23	829,186 91	150,284 30	27
5.56	5.24	6.25	5.27	4.51	28
\$18,535,549 63	\$12,082,156 56	\$6,576,092 84	\$17,624,256 24	\$3,714,293 74	29
9,754	8,294	4,447	10,437	1,758	30
905	622	347	1,135	275	31
909	675	348	700	102	32
9,750	8,241	4,446	10,872	1,931	33
\$466,081 90	\$279,503 25	\$175,700 22	\$469,053 69	\$96,693 48	34
\$3,210,802 87	\$2,523,308 14	\$1,334,495 27	\$4,739,798 00	\$907,346 42	35
\$3,135,292 01	\$2,606,812 66	\$1,263,927 92	\$4,020,747 24	\$438,060 13	36
\$1,656 00	\$1,294 00	\$1,313 00	\$1,433 00	\$1,726 00	37
20,006	16,408	7,134	26,103	2,351	38
10,968	9,627	4,665	12,051	1,058	39
1,502	802	477	1,191	449	40
\$9,927,392 85	\$3,378,459 50	\$3,137,572 47	\$9,974,602 04	\$2,232,634 25	41
\$6,609 00	\$4,212 00	\$6,577 00	\$8,375 00	\$4,972 00	42
240	268	58	110	108	43
\$226,677 18	\$238,500 57	\$140,076 64	\$305,237 01	\$108,729 30	44
\$944 00	\$889 00	\$2,415 00	\$2,775 00	\$1,007 00	45
\$704,660 87	\$405,817 94	\$251,432 56	\$658,228 04	\$141,661 78	46
3	2¾	3¼	3¼	3¼	47
\$74,848 19	\$42,522 68	\$24,042 00	\$51,741 11	\$12,690 50	48
17,506 78	19,987 51	4,000 55	19,393 29	2,003 60	49
8,375 18	1,892 87	424 37	5,965 99	229 91	50
2,801 13	521 95	70 00	2,572 66	131 42	51
11,298 58	10,298 06	746 29	1,281 68	1,142 35	52
32,025 79	18,751 69	7,767 37	25,938 73	8,518 41	53
8 88	8 74	6 35	6 79	7 42	54

		DANVERS	DEDHAM
		DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS
Assets			
1	Cash and items	\$380,295 42	\$347,107 76
2	Balances with banks	435,223 06	474,246 23
3	U. S. Govt. obligations, direct and fully guaranteed	6,198,925 71	14,242,206 63
4	State, county and municipal obligations	576,733 47	24,000 00
5	Other bonds, notes and debentures	1,780,741 07	1,119,467 90
6	Bank and fire insurance company stocks, etc.	1,134,388 84	1,158,691 02
7	Real estate loans	13,786,629 88	27,373,068 10
8	Other loans	375,519 16	77,840 15
9	Banking premises, furniture, fixtures and vaults	74,971 18	226,573 65
10	Other real estate owned, etc.	9,181 74	14,853 87
11	Taxes and insurance paid on mortgaged properties	1,129 11	—
12	Mortgage acquisition costs	—	9,895 34
13	Mutual Savings Central Fund, Inc.	38,167 97	67,197 13
14	Deposit Insurance Fund	4,094 19	1 00
15	All other assets	2,154 45	5,945 49
16	Total	\$24,798,155 25	\$45,141,094 27
Liabilities			
17	Deposits	\$21,553,202 51	\$40,074,158 20
18	Club deposits	261,434 66	138,312 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	18,728 85	—
22	Due to mortgagors	247,191 41	267,925 98
23	Mortgagors' payments not applied	72,310 42	379,913 85
24	All other liabilities	2,949 75	15,446 54
25	Guaranty fund	1,360,500 00	1,858,200 00
26	Percentage to total deposits	6.24	4.62
27	Other surplus accounts	1,281,837 65	2,407,137 20
28	Percentage to total deposits	5.88	5.99
29	Total	\$24,798,155 25	\$45,141,094 27
General Information			
30	Number of deposit accounts October 31, 1957	18,314	22,239
31	Number of deposit accounts opened during period	2,023	2,418
32	Number of deposit accounts closed during period	1,842	1,456
33	Number of accounts October 31, 1958	18,495	23,201
34	Amount of dividends paid during period	\$683,522 75	\$1,205,931 49
35	Amount deposited during period	\$5,460,581 48	\$10,222,691 82
36	Amount withdrawn during period	\$5,214,561 95	\$8,748,005 78
37	Average amount in each account	\$1,159 00	\$1,727 00
38	Number of deposits made during period	73,314	53,773
39	Number of withdrawals made during period	22,942	27,905
40	Number of real estate loans October 31	1,898	3,557
41	Amount of real estate loans October 31	\$13,786,629 88	\$27,373,068 10
42	Average size of real estate loans	\$7,263 00	\$7,696 00
43	Number of other loans October 31	599	102
44	Amount of other loans October 31	\$375,519 16	\$77,840 15
45	Average size of other loans	\$626 00	\$763 00
46	Gross income received during period	\$952,163 75	\$1,717,984 59
47	Annual rate of ordinary and extra dividends paid during period	3 3⁄4	3 1⁄4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$89,381 52	\$132,306 12
49	Occupancy	22,747 60	43,948 18
50	Advertising	11,805 14	8,915 25
51	Contributions and membership	950 00	1,600 00
52	State tax	339 22	—
53	Miscellaneous	34,886 16	67,434 03
54	Total of above costs per \$1,000 of deposits	7 34	6 32

EAST BRIDGE- WATER	EAST- HAMPTON	EASTON	EDGARTOWN	EVERETT	
EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	
\$22,673 50	\$35,039 63	\$14,137 99	\$2,059 36	\$132,042 91	1
160,905 40	221,584 45	120,993 18	67,681 15	298,829 25	2
2,194,794 92	5,331,993 10	1,934,474 10	272,838 89	9,629,235 95	3
161,203 08	—	75,735 33	—	4,781 31	4
832,016 71	539,914 84	1,066,675 68	—	1,831,796 84	5
162,079 58	771,870 66	488,286 02	—	1,077,496 53	6
5,068,601 42	12,857,949 05	3,789,768 56	789,179 59	6,859,997 71	7
101,796 85	269,580 77	16,460 48	101,290 53	50,959 00	8
151,896 14	208,735 00	33,154 22	6,750 44	134,025 57	9
—	—	—	—	14,438 09	10
—	—	—	—	269 90	11
—	28,344 79	—	—	9,802 32	12
21,044 89	30,943 05	14,066 47	778 03	31,051 15	13
1 00	7,235 69	1 00	316 09	1 00	14
4,586 03	9,099 53	950 39	—	3,891 49	15
\$8,881,599 52	\$20,312,290 56	\$7,554,703 42	\$1,240,894 08	\$20,078,619 02	16
\$7,730,632 64	\$17,977,212 84	\$6,563,158 28	\$1,195,379 47	\$18,103,158 79	17
57,531 25	66,159 00	18,499 00	4,820 00	248,980 50	18
—	—	—	—	—	19
—	—	—	—	—	20
5,420 06	6,193 12	—	1,442 48	—	21
105,597 35	97,062 87	12,870 47	4,995 00	1,072 92	22
24,076 15	36,193 47	16,571 38	1,492 18	66,104 91	23
2,192 94	8,107 86	100 00	1,247 19	3,477 46	24
516,100 00	735,400 00	495,888 65	26,831 10	818,400 00	25
6.62	4.07	7.53	2.24	4.45	26
440,049 13	1,385,961 40	447,615 64	4,686 66	837,424 44	27
5.65	7.68	6.80	.39	4.56	28
\$8,881,599 52	\$20,312,290 56	\$7,554,703 42	\$1,240,894 08	\$20,078,619 02	29
4,824	10,308	4,065	1,153	15,059	30
518	1,009	285	252	1,463	31
401	873	292	109	1,621	32
4,941	10,444	4,058	1,296	14,901	33
\$230,981 32	\$513,467 83	\$206,134 09	\$28,182 25	\$468,230 86	34
\$1,877,742 58	\$4,074,578 40	\$1,109,605 93	\$699,472 44	\$4,713,419 81	35
\$1,455,476 44	\$3,974,077 60	\$1,198,707 54	\$442,613 93	\$4,366,676 32	36
\$1,557 00	\$1,721 00	\$1,617 00	\$915 00	\$1,214 00	37
9,834	30,537	6,660	3,890	33,153	38
6,031	13,748	4,144	1,804	14,841	39
1,015	2,214	630	140	1,154	40
\$5,068,601 42	\$12,857,949 05	\$3,789,768 56	\$789,179 59	\$6,859,997 71	41
\$4,994 00	\$5,807 00	\$6,015 00	\$5,637 00	\$5,944 00	42
188	292	31	84	48	43
\$101,796 85	\$269,580 77	\$16,460 48	\$101,290 53	\$50,959 00	44
\$541 00	\$923 00	\$530 00	\$1,205 00	\$1,061 00	45
\$333,977 84	\$813,561 19	\$296,512 49	\$48,434 55	\$647,450 50	46
3¼	3	3¼	3	2¾	47
\$36,419 83	\$84,900 05	\$21,767 89	\$8,950 21	\$70,132 65	48
13,459 63	25,931 07	9,404 71	2,192 15	21,758 05	49
3,352 43	4,284 74	1,591 54	627 44	2,086 89	50
100 00	3,144 64	110 00	185 07	50 00	51
—	—	2,826 64	876 05	2,765 19	52
18,994 32	29,983 55	10,468 59	3,769 33	29,598 26	53
9 29	8 22	7 02	13 83	6 89	54

		FAIRHAVEN	FALL RIVER
		FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK
Assets			
1	Cash and items	\$47,018 55	\$150,504 85
2	Balances with banks	126,856 76	1,047,814 37
3	U. S. Govt. obligations, direct and fully guaranteed	7,923,821 49	21,303,937 50
4	State, county and municipal obligations	351,571 73	25,000 00
5	Other bonds, notes and debentures	1,878,392 50	3,474,766 56
6	Bank and fire insurance company stocks, etc.	1,514,593 10	3,132,033 87
7	Real estate loans	17,408,095 15	15,838,821 11
8	Other loans	—	246,475 79
9	Banking premises, furniture, fixtures and vaults	65,648 98	318,052 94
10	Other real estate owned, etc.	23,974 81	5,095 47
11	Taxes and insurance paid on mortgaged properties	225 31	—
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	10,000 00	78,468 16
14	Deposit Insurance Fund	1 00	7,875 88
15	All other assets	18,756 13	8,516 94
16	Total	\$29,368,955 51	\$45,637,363 44
Liabilities			
17	Deposits	\$26,418,596 83	\$39,650,875 75
18	Club deposits	—	55,099 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	68,266 29
22	Due to mortgagors	205,722 45	57,861 33
23	Mortgagors' payments not applied	76,178 53	43,800 13
24	All other liabilities	744 52	547 60
25	Guaranty fund	940,000 00	2,701,393 77
26	Percentage to total deposits	3.56	6.80
27	Other surplus accounts	1,727,713 18	3,059,519 57
28	Percentage to total deposits	6.54	7.71
29	Total	\$29,368,955 51	\$45,637,363 44
General Information			
30	Number of deposit accounts October 31, 1957	11,790	21,232
31	Number of deposit accounts opened during period	1,391	1,317
32	Number of deposit accounts closed during period	849	1,640
33	Number of accounts October 31, 1958	12,332	20,909
34	Amount of dividends paid during period	\$787,432 66	\$1,202,229 61
35	Amount deposited during period	\$6,424,621 91	\$7,625,157 94
36	Amount withdrawn during period	\$5,142,679 58	\$6,975,929 72
37	Average amount in each account	\$2,142 00	\$1,896 00
38	Number of deposits made during period	26,104	34,721
39	Number of withdrawals made during period	14,792	22,125
40	Number of real estate loans October 31	3,297	2,530
41	Amount of real estate loans October 31	\$17,408,095 15	\$15,838,821 11
42	Average size of real estate loans	\$5,279 00	\$6,260 00
43	Number of other loans October 31	—	202
44	Amount of other loans October 31	—	\$246,475 79
45	Average size of other loans	—	\$1,220 00
46	Gross income received during period	\$1,174,455 45	\$1,575,238 52
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$73,876 44	\$100,414 68
49	Occupancy	15,509 54	43,238 39
50	Advertising	5,471 88	7,560 95
51	Contributions and membership	4,218 59	4,000 00
52	State tax	2,375 42	23,366 51
53	Miscellaneous	31,049 04	50,683 18
54	Total of above costs per \$1,000 of deposits	5 02	5 78

FALL RIVER			FITCHBURG		
FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	
\$86,833 32	\$120,271 86	\$99,236 95	\$151,533 18	\$235,160 92	1
159,814 20	445,313 12	801,272 65	240,022 06	618,442 92	2
15,795,886 96	10,265,999 21	9,137,128 55	8,274,146 82	6,703,592 32	3
83,212 14	—	—	60,881 99	2,038,446 88	4
4,963,488 21	433,722 15	1,249,011 74	357,180 00	2,361,337 89	5
840,924 69	1,375,452 87	862,356 99	1,364,080 56	2,080,031 35	6
10,929,863 54	10,916,103 20	8,444,104 63	18,326,673 85	20,591,299 67	7
186,376 29	360,972 54	268,700 84	117,573 23	317,179 84	8
166,093 83	91,858 48	104,477 29	125,344 91	167,674 29	9
—	13,927 84	—	23,150 37	32,469 12	10
785 77	97 20	1,249 72	—	276 78	11
—	1,594 57	—	—	—	12
66,382 94	28,523 16	42,106 13	53,597 22	79,227 99	13
1 00	1 00	1 00	1 00	1 00	14
2,764 43	2,676 63	3,651 30	6,809 65	11,391 48	15
\$33,282,427 32	\$24,056,513 83	\$21,013,297 79	\$29,100,994 84	\$35,236,532 45	16
\$29,114,961 76	\$20,637,831 01	\$18,188,596 24	\$25,886,663 44	\$30,570,377 07	17
65,789 00	122,624 50	431,820 00	116,706 70	223,043 00	18
—	—	—	—	—	19
—	—	—	—	—	20
73,260 67	31,020 83	11,687 66	79,701 37	2,736 56	21
116,165 41	75,340 53	112,584 81	106,194 99	44,073 79	22
66,267 94	38,641 46	74,329 11	32,024 41	180,970 79	23
4,314 02	170 70	9,509 71	4,360 75	2,323 18	24
2,189,130 89	1,465,605 06	1,202,100 00	1,695,795 00	2,296,381 91	25
7.50	7.06	6.46	6.52	7.46	26
1,652,537 63	1,685,279 74	982,670 26	1,179,548 18	1,916,626 15	27
5.66	8.12	5.28	4.53	6.22	28
\$33,282,427 32	\$24,056,513 83	\$21,013,297 79	\$29,100,994 84	\$35,236,532 45	29
19,326	18,559	15,089	19,443	21,811	30
1,190	1,403	757	3,246	1,681	31
1,532	1,690	1,292	2,169	2,326	32
18,984	18,272	14,554	20,520	21,166	33
\$872,547 83	\$603,875 79	\$508,251 16	\$974,335 28	\$945,538 39	34
\$5,458,129 79	\$4,290,221 85	\$3,495,257 35	\$6,307,053 91	\$6,414,771 13	35
\$5,456,425 19	\$4,051,941 16	\$3,233,263 98	\$5,680,766 75	\$6,316,780 05	36
\$1,533 00	\$1,129 00	\$1,250 00	\$1,252 00	\$1,444 00	37
42,159	28,514	23,622	42,177	44,528	38
15,435	17,168	13,122	23,555	23,792	39
1,780	1,653	1,328	2,509	2,321	40
\$10,929,863 54	\$10,916,103 20	\$8,444,104 63	\$18,326,673 85	\$20,591,299 67	41
\$6,140 00	\$6,603 00	\$6,359 00	\$7,304 00	\$8,872 00	42
190	266	293	223	466	43
\$186,376 29	\$360,972 54	\$268,700 84	\$117,573 23	\$317,179 84	44
\$980 00	\$1,357 00	\$917 00	\$527 00	\$681 00	45
\$1,153,543 51	\$874,978 48	\$760,053 12	\$1,143,375 71	\$1,458,424 35	46
3 1⁄8	3 1⁄8	3	3 1⁄4	3 1⁄4	47
\$75,353 41	\$84,243 22	\$75,895 61	\$110,728 77	\$91,284 63	48
35,991 40	33,877 75	20,941 32	38,886 73	45,343 90	49
6,400 97	10,156 04	4,733 84	17,571 66	21,800 58	50
5,411 13	3,780 76	3,449 48	4,328 39	3,289 35	51
11,396 43	18,718 28	9,154 12	11,007 82	275 65	52
37,733 50	47,975 89	34,747 37	77,529 56	85,493 31	53
5 90	9 57	8 00	10 01	8 04	54

		FOXBOROUGH	FRAMINGHAM
		FOXBOROUGH SAVINGS BANK	FARMERS' & MECHANICS' SAVINGS BANK
Assets			
1	Cash and items	\$17,751 19	\$88,986 87
2	Balances with banks	205,872 84	235,889 50
3	U. S. Govt. obligations, direct and fully guaranteed	791,574 24	6,942,740 23
4	State, county and municipal obligations	35,232 82	—
5	Other bonds, notes and debentures	1,544,652 65	1,027,791 65
6	Bank and fire insurance company stocks, etc.	338,883 77	1,253,908 70
7	Real estate loans	2,909,002 69	13,237,129 54
8	Other loans	44,318 69	473,694 32
9	Banking premises, furniture, fixtures and vaults	19,513 86	88,957 07
10	Other real estate owned, etc.	—	—
11	Taxes and insurance paid on mortgaged properties	488 62	—
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	6,537 82	27,532 48
14	Deposit Insurance Fund	—	1 00
15	All other assets	2,829 65	2,676 23
16	Total	\$5,916,658 84	\$23,379,307 59
Liabilities			
17	Deposits	\$5,254,435 13	\$20,905,398 47
18	Club deposits	27,989 00	66,983 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	38,221 63
22	Due to mortgagors	1,335 69	153,908 55
23	Mortgagors' payments not applied	15,831 50	29,912 49
24	All other liabilities	2,288 49	6,157 10
25	Guaranty fund	257,430 85	1,054,100 00
26	Percentage to total deposits	4.87	5.03
27	Other surplus accounts	357,348 18	1,124,626 35
28	Percentage to total deposits	6.76	5.36
29	Total	\$5,916,658 84	\$23,379,307 59
General Information			
30	Number of deposit accounts October 31, 1957	4,536	20,296
31	Number of deposit accounts opened during period	455	2,024
32	Number of deposit accounts closed during period	299	1,899
33	Number of accounts October 31, 1958	4,692	20,421
34	Amount of dividends paid during period	\$150,224 47	\$586,568 50
35	Amount deposited during period	\$1,266,125 71	\$5,335,886 23
36	Amount withdrawn during period	\$925,866 22	\$5,006,185 28
37	Average amount in each account	\$1,119 00	\$1,023 00
38	Number of deposits made during period	10,941	42,399
39	Number of withdrawals made during period	4,295	23,562
40	Number of real estate loans October 31	603	1,591
41	Amount of real estate loans October 31	\$2,909,002 69	\$13,237,129 54
42	Average size of real estate loans	\$4,824 00	\$8,320 00
43	Number of other loans October 31	71	499
44	Amount of other loans October 31	\$44,318 69	\$473,694 32
45	Average size of other loans	\$624 00	\$949 00
46	Gross income received during period	\$231,210 58	\$899,028 44
47	Annual rate of ordinary and extra dividends paid during period	3¼	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$24,581 26	\$88,770 84
49	Occupancy	8,354 07	13,157 18
50	Advertising	1,720 12	24,876 09
51	Contributions and membership	—	1,730 00
52	State tax	5,431 84	3,110 01
53	Miscellaneous	9,904 91	63,901 09
54	Total of above costs per \$1,000 of deposits	9 46	9 32

FRANKLIN	GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	
BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	
\$72,589 31	\$89,531 52	\$21,116 28	\$183,716 13	\$69,371 21	1
239,542 47	386,345 21	104,483 98	275,966 07	171,195 02	2
1,652,500 00	8,395,953 12	764,334 37	3,842,216 54	2,893,821 50	3
—	—	20,371 78	—	1,337,807 76	4
480,008 79	—	204,030 72	874,722 87	646,786 53	5
336,057 73	1,842,383 06	232,396 62	996,707 37	1,139,804 02	6
5,137,364 79	15,409,829 74	2,055,995 89	9,900,560 82	10,240,961 83	7
121,703 85	81,924 30	55,757 00	469,210 19	408,608 95	8
109,001 24	100,136 36	55,159 30	252,700 90	200,065 60	9
—	—	—	4,590 09	14,014 75	10
790 86	—	147 83	5,250 33	1,262 59	11
4,229 92	70,037 52	—	—	40 40	12
12,677 79	31,536 63	5,224 19	24,086 90	20,605 64	13
1 00	1 00	1,964 26	1 00	1 00	14
1,988 46	3,124 73	826 98	6,441 40	1,758 04	15
\$8,168,456 21	\$26,410,803 19	\$3,521,809 20	\$16,836,170 61	\$17,146,104 84	16
\$7,221,733 21	\$22,913,621 27	\$3,085,964 94	\$14,923,821 93	\$15,067,791 72	17
32,434 00	205,488 80	19,464 00	205,947 50	1,022 00	18
—	—	—	—	—	19
—	—	—	—	—	20
605 66	594 27	2,020 43	3,517 65	2,741 51	21
115,640 28	28,475 26	23,273 52	54,943 51	109,595 87	22
13,745 88	116,615 69	5,733 78	28,094 95	15,766 95	23
4,235 09	2,149 17	2,073 56	3,922 39	1,185 75	24
415,875 17	1,297,600 00	150,220 99	817,045 93	1,000,000 00	25
5.73	5.61	4.83	5.40	6.64	26
364,186 92	1,846,258 73	233,057 98	798,876 75	948,001 04	27
5.02	7.99	7.50	5.28	6.29	28
\$8,168,456 21	\$26,410,803 19	\$3,521,809 20	\$16,836,170 61	\$17,146,104 84	29
5,881	13,334	2,707	12,387	9,347	30
726	999	310	1,644	770	31
525	1,108	230	1,167	666	32
6,082	13,225	2,787	12,864	9,451	33
\$199,662 73	\$763,100 15	\$98,703 38	\$414,768 44	\$461,264 47	34
\$2,074,386 92	\$4,295,922 15	\$800,528 04	\$4,503,515 97	\$3,158,327 06	35
\$1,869,467 14	\$4,217,551 55	\$689,164 30	\$4,122,492 35	\$2,982,004 37	36
\$1,187 00	\$1,732 00	\$1,107 00	\$1,160 00	\$1,581 00	37
14,004	25,139	5,886	36,175	15,805	38
8,896	15,362	3,890	21,020	9,270	39
817	1,455	536	1,692	1,555	40
\$5,137,364 79	\$15,409,829 74	\$2,055,995 89	\$9,900,560 82	\$10,240,961 83	41
\$6,288 00	\$10,590 00	\$3,835 00	\$5,851 00	\$6,586 00	42
140	79	199	758	300	43
\$121,703 85	\$81,924 30	\$55,757 00	\$469,210 19	\$408,608 95	44
\$869 00	\$1,037 00	\$280 00	\$619 00	\$1,362 00	45
\$306,881 33	\$1,027,769 55	\$148,303 43	\$679,805 27	\$699,909 90	46
3	3½	3½	3	3¼	47
\$30,758 92	\$74,456 21	\$15,907 09	\$88,413 61	\$55,052 99	48
12,873 15	14,770 95	1,871 09	28,307 26	21,234 71	49
2,836 66	5,324 21	432 42	9,421 96	3,751 53	50
75 00	4,518 62	62 00	2,448 66	1,332 90	51
1,298 06	—	378 44	2,366 05	2,840 25	52
21,812 59	36,180 60	8,191 33	49,152 38	21,895 17	53
9 60	5 85	8 64	11 90	7 04	54

		GREENFIELD	
		THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK
Assets			
1	Cash and items	\$197,140 57	\$76,394 94
2	Balances with banks	475,649 27	210,700 36
3	U. S. Govt. obligations, direct and fully guaranteed	10,996,328 26	2,563,885 56
4	State, county and municipal obligations	193,867 88	—
5	Other bonds, notes and debentures	1,284,849 96	273,550 00
6	Bank and fire insurance company stocks, etc.	903,645 85	402,465 55
7	Real estate loans	14,732,562 57	6,067,733 71
8	Other loans	280,061 91	263,434 73
9	Banking premises, furniture, fixtures and vaults	198,278 49	126,199 50
10	Other real estate owned, etc.	71,833 98	11,158 00
11	Taxes and insurance paid on mortgaged properties	824 89	24 39
12	Mortgage acquisition costs	—	43 52
13	Mutual Savings Central Fund, Inc.	35,106 21	11,499 04
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	6,944 15	365 45
16	Total	\$29,377,094 99	\$10,007,455 75
Liabilities			
17	Deposits	\$26,266,808 91	\$8,754,930 27
18	Club deposits	42,337 00	71,634 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	15,655 74	39,441 81
22	Due to mortgagors	152,280 28	38,347 26
23	Mortgagors' payments not applied	43,539 50	23,944 10
24	All other liabilities	3,710 24	4,429 59
25	Guaranty fund	1,712,440 00	621,500 00
26	Percentage to total deposits	6.51	7.04
27	Other surplus accounts	1,140,323 32	453,228 22
28	Percentage to total deposits	4.33	5.13
29	Total	\$29,377,094 99	\$10,007,455 75
General Information			
30	Number of deposit accounts October 31, 1957	17,387	6,300
31	Number of deposit accounts opened during period	1,221	697
32	Number of deposit accounts closed during period	1,531	473
33	Number of accounts October 31, 1958	17,077	6,524
34	Amount of dividends paid during period	\$995,136 23	\$242,585 30
35	Amount deposited during period	\$4,698,842 59	\$2,087,328 76
36	Amount withdrawn during period	\$4,490,470 87	\$1,680,427 89
37	Average amount in each account	\$1,534 00	\$1,341 00
38	Number of deposits made during period	26,286	22,484
39	Number of withdrawals made during period	20,192	10,390
40	Number of real estate loans October 31	2,117	890
41	Amount of real estate loans October 31	\$14,732,562 57	\$6,067,733 71
42	Average size of real estate loans	\$6,959 00	\$6,817 00
43	Number of other loans October 31	397	371
44	Amount of other loans October 31	\$280,061 91	\$263,434 73
45	Average size of other loans	\$705 00	\$710 00
46	Gross income received during period	\$1,088,992 56	\$376,511 68
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$92,444 28	\$55,851 11
49	Occupancy	16,831 62	21,927 50
50	Advertising	12,967 60	3,210 05
51	Contributions and membership	1,320 72	365 00
52	State tax	3,632 94	70 62
53	Miscellaneous	51,383 16	26,181 40
54	Total of above costs per \$1,000 of deposits	6 79	12 19

HARWICH	HAVERHILL		HINGHAM	HOLLISTON	
CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLLISTON SAVINGS BANK	
\$140,933 36	\$333,451 43	\$257,981 36	\$77,086 75	\$29,736 32	1
387,974 05	469,464 74	189,845 31	66,122 14	53,910 96	2
2,689,002 21	10,783,642 45	5,325,991 65	4,229,164 47	286,767 15	3
124,990 46	76,117 12	—	—	6,910 22	4
1,482,333 91	1,470,035 59	484,271 28	1,029,337 47	270,190 12	5
925,242 50	1,935,162 84	454,794 90	330,473 51	77,269 77	6
9,479,279 32	24,748,646 04	12,705,732 89	6,382,581 82	908,183 35	7
416,771 49	519,114 85	1,060,724 96	178,163 58	12,682 33	8
170,718 82	275,200 00	94,558 79	160,659 79	27,879 40	9
—	43,263 61	147,723 77	—	—	10
3,211 75	122 40	—	—	—	11
—	—	—	4,460 63	—	12
23,799 76	68,590 20	45,441 51	22,788 01	1,773 04	13
1 00	1 00	24,383 76	1 00	1 00	14
5,802 60	7,663 75	12,685 45	16,379 86	583 86	15
\$15,850,061 23	\$40,730,476 02	\$20,804,135 63	\$12,497,219 03	\$1,675,887 52	16
\$14,146,264 26	\$35,788,828 36	\$18,318,668 93	\$11,190,070 71	\$1,478,880 02	17
52,698 00	603,627 00	129,516 50	21,732 00	11,359 50	18
—	—	—	—	—	19
—	—	133,538 95	—	—	20
35,627 85	25,975 68	126,439 26	3,045 75	—	21
142,687 56	341,665 84	70,190 41	67,489 94	2,489 60	22
14,828 82	132,609 45	92,569 23	12,895 68	2,731 72	23
16,324 30	15,921 82	41,565 03	6,705 95	151 64	24
713,886 81	1,866,700 00	866,700 00	722,049 29	86,723 75	25
5.03	5.13	4.69	6.44	5.82	26
727,743 63	1,955,147 87	1,024,947 32	473,229 71	93,551 29	27
5.13	5.37	5.55	4.22	6.28	28
\$15,850,061 23	\$40,730,476 02	\$20,804,135 63	\$12,497,219 03	\$1,675,887 52	29
9,433	31,771	13,501	8,769	1,608	30
1,692	3,491	1,298	1,127	191	31
1,048	2,582	1,217	816	147	32
10,077	32,680	13,582	9,080	1,652	33
\$409,603 37	\$1,076,967 23	\$525,116 63	\$310,905 43	\$39,009 86	34
\$5,010,656 59	\$9,508,265 49	\$3,989,486 85	\$3,606,670 99	\$506,040 39	35
\$4,194,752 57	\$8,384,184 09	\$3,625,214 03	\$3,380,439 88	\$415,302 20	36
\$1,402 00	\$1,094 00	\$1,348 00	\$1,232 00	\$895 00	37
30,539	95,194	30,818	21,527	3,638	38
13,909	40,561	14,580	14,087	1,806	39
1,488	3,389	2,124	883	169	40
\$9,479,279 32	\$24,748,646 04	\$12,705,732 89	\$6,382,581 82	\$908,183 35	41
\$6,370 00	\$7,302 00	\$5,981 00	\$7,228 00	\$5,373 00	42
326	693	1,537	231	19	43
\$416,771 49	\$519,114 85	\$1,060,724 96	\$178,163 58	\$12,682 33	44
\$1,278 00	\$749 00	\$690 00	\$771 00	\$667 00	45
\$644,138 09	\$1,614,888 87	\$815,794 42	\$475,654 25	\$63,429 69	46
3¼	3¼	3	3	3	47
\$83,208 20	\$155,768 39	\$106,946 43	\$58,002 46	\$10,764 75	48
27,245 60	60,046 05	17,576 26	21,003 65	3,125 81	49
10,100 12	16,306 94	9,158 58	3,097 64	1,527 27	50
481 22	3,100 00	1,095 00	1,615 69	21 84	51
7,320 74	14,591 57	19,260 08	1,734 09	474 34	52
47,614 21	80,230 08	53,181 38	27,605 51	4,402 62	53
12 39	9 06	11 20	10 08	13 63	54

		HOLYOKE	
		HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK
Assets			
1	Cash and items	\$254,545 27	\$149,529 22
2	Balances with banks	526,827 79	801,245 44
3	U. S. Govt. obligations, direct and fully guaranteed	12,530,356 97	8,663,107 53
4	State, county and municipal obligations	124,393 96	125,550 55
5	Other bonds, notes and debentures	2,365,212 73	2,075,877 22
6	Bank and fire insurance company stocks, etc.	2,528,190 55	1,504,957 26
7	Real estate loans	36,206,073 86	19,002,287 76
8	Other loans	1,103,389 96	371,797 03
9	Banking premises, furniture, fixtures and vaults	547,506 31	77,107 88
10	Other real estate owned, etc.	—	54,187 43
11	Taxes and insurance paid on mortgaged properties	—	75 81
12	Mortgage acquisition costs	4,321 86	—
13	Mutual Savings Central Fund, Inc.	85,795 83	50,947 65
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	6,248 20	5,586 66
16	Total	\$56,282,864 29	\$32,882,258 44
Liabilities			
17	Deposits	\$49,257,945 59	\$29,430,083 89
18	Club deposits	272,637 00	177,148 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	409,102 43	4,321 08
22	Due to mortgagors	482,593 92	222,211 08
23	Mortgagors' payments not applied	160,263 39	52,004 14
24	All other liabilities	12,327 04	5,199 99
25	Guaranty fund	2,444,747 20	1,567,423 85
26	Percentage to total deposits	4.94	5.29
27	Other surplus accounts	3,243,247 72	1,423,866 16
28	Percentage to total deposits	6.55	4.80
29	Total	\$56,282,864 29	\$32,882,258 44
General Information			
30	Number of deposit accounts October 31, 1957	29,653	13,419
31	Number of deposit accounts opened during period	4,015	2,308
32	Number of deposit accounts closed during period	3,385	1,407
33	Number of accounts October 31, 1958	30,283	14,320
34	Amount of dividends paid during period	\$1,474,275 03	\$892,142 66
35	Amount deposited during period	\$13,242,786 17	\$6,607,416 85
36	Amount withdrawn during period	\$11,472,463 19	\$5,854,387 03
37	Average amount in each account	\$1,610 00	\$2,055 00
38	Number of deposits made during period	151,170	31,814
39	Number of withdrawals made during period	49,622	16,697
40	Number of real estate loans October 31	4,644	2,439
41	Amount of real estate loans October 31	\$36,206,073 86	\$19,002,287 76
42	Average size of real estate loans	\$7,796 00	\$7,791 00
43	Number of other loans October 31	2,436	434
44	Amount of other loans October 31	\$1,103,389 96	\$371,797 03
45	Average size of other loans	\$453 00	\$856 00
46	Gross income received during period	\$2,152,091 74	\$1,258,690 26
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$225,525 90	\$102,475 23
49	Occupancy	55,803 43	18,420 49
50	Advertising	24,675 53	18,467 17
51	Contributions and membership	9,297 03	5,285 29
52	State tax	36,660 81	4,885 31
53	Miscellaneous	125,414 95	46,701 88
54	Total of above costs per \$1,000 of deposits	9 64	6 62

HOLYOKE	HOPKINTON	HUDSON	IPSWICH	LAWRENCE	
PEOPLES SAVINGS BANK	HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	BROADWAY SAVINGS BANK	
\$193,261 00	\$29,276 30	\$104,044 76	\$52,297 78	\$74,134 94	1
332,263 77	96,639 02	257,706 90	204,122 03	510,199 23	2
10,787,835 96	296,349 29	5,010,428 78	640,737 50	6,609,851 77	3
150,829 18	25,000 00	129,935 35	614,862 86	4,110 81	4
1,655,528 89	144,552 90	708,411 19	1,698,108 63	102,919 78	5
1,321,204 77	35,780 36	754,039 68	598,953 17	574,800 08	6
20,590,410 90	1,177,598 36	6,354,745 55	6,271,424 49	12,864,467 58	7
805,439 98	35,421 93	89,964 97	133,012 66	181,602 40	8
196,458 81	27,773 65	77,376 14	48,566 93	199,419 90	9
44,337 75	—	—	14,575 58	—	10
—	—	106 52	—	—	11
—	—	—	—	—	12
59,087 66	3,137 86	23,816 69	16,267 42	47,299 29	13
6,100 00	1 00	4,808 37	1 00	1 00	14
3,973 49	250 00	3,135 56	3,956 39	1,777 38	15
\$36,146,732 16	\$1,871,780 67	\$13,518,520 46	\$10,296,886 44	\$21,170,584 16	16
\$31,904,885 17	\$1,680,419 74	\$11,905,042 13	\$9,212,227 89	\$18,811,271 34	17
278,943 50	21,516 50	133,573 50	—	92,354 50	18
—	—	—	—	—	19
495,934 30	—	—	—	—	20
28,009 06	—	36 00	—	—	21
192,218 45	13,711 45	88,261 42	100,666 52	208,264 25	22
59,403 20	15,754 34	—	53,883 74	76,763 31	23
14,116 81	1,673 09	6,024 20	1,209 30	7,918 42	24
1,601,000 00	79,110 59	693,552 39	509,100 00	1,062,500 00	25
4.97	4.64	5.76	5.52	5.62	26
1,572,221 67	59,594 96	692,030 82	419,798 99	911,512 34	27
4.89	3.50	5.74	4.55	4.82	28
\$36,146,732 16	\$1,871,780 67	\$13,518,520 46	\$10,296,886 44	\$21,170,584 16	29
15,853	2,038	9,175	6,952	11,256	30
1,818	206	828	700	872	31
1,628	216	835	483	1,091	32
16,043	2,028	9,168	7,169	11,037	33
\$976,614 62	\$46,016 58	\$365,227 48	\$366,685 45	\$535,603 66	34
\$6,862,826 96	\$466,854 20	\$2,495,492 42	\$2,573,160 92	\$3,257,055 17	35
\$6,216,637 32	\$440,160 30	\$2,493,371 42	\$1,853,118 03	\$3,240,162 33	36
\$1,989 00	\$828 00	\$1,294 00	\$1,285 00	\$1,704 00	37
38,679	4,668	17,123	14,303	16,339	38
19,098	2,510	10,956	7,742	9,048	39
2,306	216	1,068	1,092	1,802	40
\$20,590,410 90	\$1,177,598 36	\$6,354,745 55	\$6,271,424 49	\$12,864,467 58	41
\$8,929 00	\$5,451 00	\$5,950 00	\$5,743 00	\$7,138 00	42
1,335	49	123	171	146	43
\$805,439 98	\$35,421 93	\$89,964 97	\$133,012 66	\$181,602 40	44
\$603 00	\$722 00	\$731 00	\$778 00	\$1,243 00	45
\$1,413,536 63	\$75,613 32	\$517,495 40	\$431,031 18	\$790,596 40	46
3¼	3	3¼	3½	3	47
\$101,547 95	\$9,080 17	\$43,784 43	\$30,179 60	\$52,810 90	48
31,420 63	2,044 01	19,798 31	7,185 85	20,689 71	49
17,650 82	349 08	2,698 80	1,761 87	7,163 10	50
2,385 00	235 20	1,987 96	30 00	3,388 44	51
1,462 23	715 44	712 93	4,489 93	—	52
64,076 51	6,383 63	19,484 00	15,383 72	26,866 93	53
6 79	11 05	7 35	6 41	5 86	54

		LAWRENCE	
		COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK
Assets			
1	Cash and items	\$197,441 93	\$701,223 44
2	Balances with banks	453,587 60	356,717 33
3	U. S. Govt. obligations, direct and fully guaranteed	3,573,145 11	15,961,602 00
4	State, county and municipal obligations	23,238 77	309,999 44
5	Other bonds, notes and debentures	—	3,740,220 94
6	Bank and fire insurance company stocks, etc.	663,219 92	3,771,875 40
7	Real estate loans	8,225,650 09	36,422,935 93
8	Other loans	287,166 30	403,265 95
9	Banking premises, furniture, fixtures and vaults	67,045 44	727,004 22
10	Other real estate owned, etc.	3,008 76	43,218 88
11	Taxes and insurance paid on mortgaged properties	—	1,523 06
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	15,194 10	116,756 17
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	7,750 22	81,424 29
16	Total	\$13,516,449 24	\$62,637,768 05
Liabilities			
17	Deposits	\$11,782,496 93	\$55,156,624 13
18	Club deposits	300,938 00	305,859 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	1,658 07	234,476 17
22	Due to mortgagors	61,308 42	307,124 89
23	Mortgagors' payments not applied	33,503 53	76,526 87
24	All other liabilities	7,982 93	45,381 36
25	Guaranty fund	693,000 00	3,647,500 00
26	Percentage to total deposits	5.74	6.57
27	Other surplus accounts	635,561 36	2,864,275 13
28	Percentage to total deposits	5.26	5.16
29	Total	\$13,516,449 24	\$62,637,768 05
General Information			
30	Number of deposit accounts October 31, 1957	11,131	31,511
31	Number of deposit accounts opened during period	2,254	2,476
32	Number of deposit accounts closed during period	1,673	2,881
33	Number of accounts October 31, 1958	11,712	31,106
34	Amount of dividends paid during period	\$324,122 34	\$1,571,182 87
35	Amount deposited during period	\$3,263,513 64	\$10,504,939 22
36	Amount withdrawn during period	\$2,928,091 11	\$9,817,658 59
37	Average amount in each account	\$1,006 00	\$1,773 00
38	Number of deposits made during period	27,975	63,505
39	Number of withdrawals made during period	12,244	33,520
40	Number of real estate loans October 31	1,300	4,401
41	Amount of real estate loans October 31	\$8,225,650 09	\$36,422,935 93
42	Average size of real estate loans	\$6,327 00	\$8,276 00
43	Number of other loans October 31	265	391
44	Amount of other loans October 31	\$287,166 30	\$403,265 95
45	Average size of other loans	\$1,083 00	\$1,031 00
46	Gross income received during period	\$531,554 93	\$2,367,510 01
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$56,988 64	\$185,754 74
49	Occupancy	19,352 74	56,189 02
50	Advertising	16,152 98	26,208 19
51	Contributions and membership	2,323 78	10,977 96
52	State tax	593 16	52,445 31
53	Miscellaneous	26,994 04	108,056 16
54	Total of above costs per \$1,000 of deposits	10 13	7 93

LAWRENCE	LEE	LEICESTER	LENOX	LEOMINSTER	
LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	
\$572,951 09	\$80,904 39	\$14,150 32	\$18,331 47	\$126,291 54	1
1,827,502 42	130,138 65	101,539 09	108,533 56	407,370 65	2
12,275,671 97	2,083,734 67	950,667 46	1,858,608 59	6,067,250 45	3
554,787 96	—	294,373 32	—	50,000 00	4
1,861,033 73	2,372,252 02	1,268,069 96	521,621 57	1,210,012 70	5
2,080,144 97	1,068,073 85	245,281 96	235,364 11	599,996 20	6
25,140,976 12	10,130,172 13	2,948,275 89	4,131,791 65	11,414,898 82	7
201,654 57	384,372 03	33,748 04	109,861 78	236,854 91	8
364,016 56	284,089 06	9,069 15	130,090 86	482,116 17	9
—	—	7,803 38	—	7,458 19	10
904 88	294 38	—	—	—	11
33,851 53	—	—	10,101 23	—	12
79,325 23	25,814 31	9,744 02	8,959 46	23,653 64	13
1 00	1 00	1 00	1 00	1 00	14
53,453 34	7,954 01	646 87	1,319 60	5,475 55	15
\$45,046,275 37	\$16,567,800 50	\$5,883,370 46	\$7,134,584 88	\$20,631,379 82	16
\$39,211,875 13	\$14,602,038 36	\$5,198,125 97	\$6,221,614 78	\$18,113,658 24	17
546,821 00	28,647 00	29,439 00	30,547 25	223,447 75	18
—	—	—	—	—	19
—	—	—	—	—	20
29,928 46	—	—	—	—	21
156,852 09	120,986 91	3,454 46	84,868 99	187,072 70	22
503,188 37	47,557 77	9,042 90	28,945 63	28,856 19	23
10,967 39	2,776 86	2,867 52	306 17	6,910 39	24
1,782,572 00	666,000 00	276,650 00	328,320 93	1,110,874 83	25
4.48	4.55	5.29	5.25	6.06	26
2,804,070 93	1,099,793 60	363,790 61	439,981 13	960,559 72	27
7.05	7.52	6.96	7.04	5.24	28
\$45,046,275 37	\$16,567,800 50	\$5,883,370 46	\$7,134,584 88	\$20,631,379 82	29
22,252	8,338	3,470	3,085	15,801	30
4,831	742	322	316	2,185	31
2,698	678	380	255	1,512	32
24,385	8,402	3,412	3,146	16,474	33
\$1,111,321 64	\$436,916 41	\$158,153 64	\$191,968 33	\$578,334 25	34
\$8,047,415 63	\$3,086,995 37	\$1,076,112 92	\$1,034,105 51	\$5,529,541 06	35
\$7,690,966 42	\$2,810,834 57	\$1,074,787 43	\$1,035,963 93	\$4,996,091 88	36
\$1,608 00	\$1,738 00	\$1,523 00	\$1,978 00	\$1,100 00	37
58,028	13,584	5,643	4,923	46,202	38
23,694	8,998	4,124	3,770	25,185	39
3,201	1,457	675	582	1,895	40
\$25,140,976 12	\$10,130,172 13	\$2,948,275 89	\$4,131,791 65	\$11,414,898 82	41
\$7,854 00	\$6,953 00	\$4,367 00	\$7,099 00	\$6,024 00	42
311	337	23	130	392	43
\$201,654 57	\$384,372 03	\$33,748 04	\$109,861 78	\$236,854 91	44
\$648 00	\$1,141 00	\$1,467 00	\$845 00	\$604 00	45
\$1,668,402 53	\$659,321 24	\$220,748 23	\$273,838 44	\$783,321 82	46
3	3¼	3¼	3¼	3½	47
\$122,890 45	\$65,936 89	\$19,643 02	\$23,731 46	\$74,079 80	48
31,629 60	33,071 63	4,352 20	3,524 05	24,658 63	49
24,605 30	8,649 93	2,521 40	1,359 31	9,382 82	50
5,932 35	1,051 92	150 00	222 32	3,810 04	51
11,047 22	5,996 52	4,651 74	1,055 29	—	52
72,701 93	35,097 31	11,499 41	20,484 37	41,754 95	53
6 76	10 24	8 19	8 06	8 38	54

		LEXINGTON	LOWELL
		LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK
Assets			
1	Cash and items	\$77,381 16	\$62,573 74
2	Balances with banks	148,845 70	193,025 24
3	U. S. Govt. obligations, direct and fully guaranteed	1,388,843 75	9,848,260 69
4	State, county and municipal obligations	49,898 80	70,157 00
5	Other bonds, notes and debentures	2,195,068 36	2,061,412 29
6	Bank and fire insurance company stocks, etc.	592,364 67	1,573,291 96
7	Real estate loans	6,158,787 90	24,350,881 09
8	Other loans	184,684 06	443,663 60
9	Banking premises, furniture, fixtures and vaults	69,185 88	619,053 88
10	Other real estate owned, etc.	15,897 26	—
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	4,993 02	—
13	Mutual Savings Central Fund, Inc.	14,845 45	40,022 91
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	7,556 57	3,812 46
16	Total	\$10,908,353 58	\$39,266,155 86
Liabilities			
17	Deposits	\$9,793,022 51	\$34,363,406 25
18	Club deposits	6,300 00	328,030 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	41,370 72
22	Due to mortgagors	145,979 57	175,611 67
23	Mortgagors' payments not applied	8,038 87	622,270 17
24	All other liabilities	1,580 38	1,086 77
25	Guaranty fund	523,100 00	1,390,000 00
26	Percentage to total deposits	5.33	4.01
27	Other surplus accounts	430,332 25	2,344,380 28
28	Percentage to total deposits	4.39	6.76
29	Total	\$10,908,353 58	\$39,266,155 86
General Information			
30	Number of deposit accounts October 31, 1957	9,452	23,257
31	Number of deposit accounts opened during period	1,034	3,040
32	Number of deposit accounts closed during period	904	2,022
33	Number of accounts October 31, 1958	9,582	24,275
34	Amount of dividends paid during period	\$282,279 74	\$1,086,181 16
35	Amount deposited during period	\$3,602,584 00	\$9,033,121 40
36	Amount withdrawn during period	\$2,897,784 00	\$6,252,305 85
37	Average amount in each account	\$1,016 00	\$1,415 00
38	Number of deposits made during period	21,339	60,507
39	Number of withdrawals made during period	10,876	24,688
40	Number of real estate loans October 31	788	3,440
41	Amount of real estate loans October 31	\$6,158,787 90	\$24,350,881 09
42	Average size of real estate loans	\$7,815 00	\$7,078 00
43	Number of other loans October 31	140	386
44	Amount of other loans October 31	\$184,684 06	\$443,663 60
45	Average size of other loans	\$1,319 00	\$1,149 00
46	Gross income received during period	\$414,122 20	\$1,500,928 85
47	Annual rate of ordinary and extra dividends paid during period	3¼	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$41,871 77	\$87,459 95
49	Occupancy	12,481 94	27,233 28
50	Advertising	4,130 92	6,492 04
51	Contributions and membership	926 17	3,873 84
52	State tax	6,041 11	2,037 61
53	Miscellaneous	23,883 17	53,311 51
54	Total of above costs per \$1,000 of deposits	9 12	5 20

LOWELL					
CITY INSTITUTION FOR SAVINGS IN LOWELL	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	MERRIMACK RIVER SAVINGS BANK	WASHINGTON SAVINGS BANK	
\$55,382 96	\$239,248 46	\$311,130 60	\$59,775 98	\$68,327 56	1
330,070 08	805,680 96	176,094 18	79,228 46	175,722 69	2
4,244,797 84	6,734,825 35	3,791,388 80	3,592,386 98	2,374,052 67	3
—	—	68,645 68	—	19,361 90	4
148,416 94	1,024,557 50	339,772 09	202,700 41	560,180 40	5
520,569 52	721,703 96	228,929 01	515,752 27	341,788 18	6
8,227,537 58	11,889,072 46	10,685,475 77	4,699,136 59	5,195,681 66	7
256,004 78	111,034 23	1,463,291 81	77,380 70	60,504 91	8
203,961 23	217,319 44	172,653 41	77,097 80	150,133 32	9
12,482 38	1,886 14	4,293 90	7,600 00	—	10
—	—	—	—	—	11
—	—	—	—	—	12
48,994 81	39,124 35	38,885 70	29,889 38	12,524 35	13
12,500 00	15,334 54	—	1 00	1 00	14
5,485 40	5,323 49	2,477 03	1,203 61	3,983 44	15
\$14,066,203 52	\$21,805,110 88	\$17,283,037 98	\$9,341,553 18	\$8,962,262 08	16
\$12,910,936 25	\$19,638,638 55	\$15,708,218 83	\$8,445,349 35	\$8,002,692 21	17
49,751 50	276,564 00	203,110 00	15,340 00	—	18
—	—	—	—	—	19
—	—	—	—	—	20
13,643 02	947 69	189,706 46	6,162 41	—	21
58,895 31	77,121 77	42,050 00	15,844 02	34,681 31	22
81,742 44	141,507 65	48,035 83	35,742 31	26,440 36	23
607 10	4,675 68	—	1,191 81	—	24
697,340 76	713,200 00	585,871 55	593,633 00	454,800 00	25
5.38	3.58	3.68	7.01	5.68	26
253,287 14	952,455 54	506,045 37	228,290 28	443,648 20	27
1.95	4.78	3.18	2.69	5.54	28
\$14,066,203 52	\$21,805,110 88	\$17,283,037 98	\$9,341,553 18	\$8,962,262 08	29
11,227	21,493	17,768	6,782	5,445	30
1,410	2,918	2,276	382	608	31
1,144	1,876	2,284	567	587	32
11,493	22,535	17,760	6,597	5,466	33
\$365,707 30	\$721,662 86	\$640,888 80	\$360,909 98	\$240,287 32	34
\$2,756,473 67	\$5,039,248 19	\$4,775,711 32	\$1,305,027 13	\$2,024,247 74	35
\$2,680,052 76	\$4,460,618 57	\$4,480,153 27	\$1,402,362 84	\$1,743,766 07	36
\$1,123 00	\$868 00	\$884 00	\$1,280 00	\$1,464 00	37
20,510	53,243	39,710	9,683	11,191	38
12,281	25,412	24,209	6,546	5,949	39
1,396	2,791	1,722	982	1,270	40
\$8,227,537 58	\$11,889,072 46	\$10,685,475 77	\$4,699,136 59	\$5,195,681 66	41
\$5,893 00	\$4,259 00	\$6,205 00	\$4,785 00	\$4,091 00	42
635	180	2,823	91	104	43
\$256,004 78	\$111,034 23	\$1,463,291 81	\$77,380 70	\$60,504 91	44
\$403 00	\$616 00	\$518 00	\$850 00	\$581 00	45
\$540,757 93	\$809,804 02	\$744,377 13	\$343,186 47	\$362,430 72	46
3	3	3	3	3¼	47
\$71,182 02	\$91,421 62	\$97,714 50	\$35,028 61	\$43,613 72	48
18,025 76	35,017 61	31,602 31	13,845 79	18,276 67	49
5,656 76	18,504 70	8,920 94	3,345 43	2,745 57	50
1,885 82	2,115 00	2,174 63	1,540 18	1,281 81	51
—	612 30	13,062 95	532 63	—	52
33,160 87	41,416 07	41,536 53	14,187 44	20,549 47	53
10 02	9 49	12 26	8 09	10 80	54

		LUDLOW	LYNN
		LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK
Assets			
1	Cash and items	\$290,032 00	\$328,531 19
2	Balances with banks	195,895 55	484,910 45
3	U. S. Govt. obligations, direct and fully guaranteed	5,365,536 20	9,379,940 17
4	State, county and municipal obligations	—	304,957 15
5	Other bonds, notes and debentures	1,711,165 10	10,842,783 77
6	Bank and fire insurance company stocks, etc.	1,443,950 66	3,742,399 57
7	Real estate loans	16,011,176 96	39,924,314 26
8	Other loans	524,735 27	258,657 01
9	Banking premises, furniture, fixtures and vaults	210,316 05	635,703 72
10	Other real estate owned, etc.	14,947 42	18,084 85
11	Taxes and insurance paid on mortgaged properties	763 82	—
12	Mortgage acquisition costs	—	98,388 64
13	Mutual Savings Central Fund, Inc.	28,914 12	107,662 94
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	30,212 25	160,354 46
16	Total	\$25,827,646 40	\$66,286,689 18
Liabilities			
17	Deposits	\$22,963,233 48	\$58,813,061 63
18	Club deposits	131,533 00	442,759 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	53,329 23	105,191 18
22	Due to mortgagors	267,492 14	152,838 40
23	Mortgagors' payments not applied	88,118 33	211,337 74
24	All other liabilities	3,199 55	6,226 85
25	Guaranty fund	1,258,500 00	2,859,000 00
26	Percentage to total deposits	5.45	4.82
27	Other surplus accounts	1,062,240 67	3,696,273 88
28	Percentage to total deposits	4.60	6.23
29	Total	\$25,827,646 40	\$66,286,689 18
General Information			
30	Number of deposit accounts October 31, 1957	13,708	38,888
31	Number of deposit accounts opened during period	1,603	3,758
32	Number of deposit accounts closed during period	1,141	2,942
33	Number of accounts October 31, 1958	14,170	39,704
34	Amount of dividends paid during period	\$639,834 76	\$1,728,267 85
35	Amount deposited during period	\$6,101,687 61	\$14,967,056 44
36	Amount withdrawn during period	\$5,227,923 42	\$11,995,566 82
37	Average amount in each account	\$1,615 00	\$1,481 00
38	Number of deposits made during period	36,403	115,105
39	Number of withdrawals made during period	20,149	66,611
40	Number of real estate loans October 31	2,595	4,848
41	Amount of real estate loans October 31	\$16,011,176 96	\$39,924,314 26
42	Average size of real estate loans	\$6,170 00	\$8,235 00
43	Number of other loans October 31	734	128
44	Amount of other loans October 31	\$524,735 27	\$258,657 01
45	Average size of other loans	\$714 00	\$2,020 00
46	Gross income received during period	\$982,154 38	\$2,478,259 82
47	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$97,131 08	\$181,150 24
49	Occupancy	23,919 54	62,270 64
50	Advertising	12,405 18	29,756 53
51	Contributions and membership	3,958 87	8,844 83
52	State tax	510 44	84,004 05
53	Miscellaneous	55,730 31	86,869 06
54	Total of above costs per \$1,000 of deposits	8 38	7 64

LYNN	MALDEN	MARBLE- HEAD	MARL- BOROUGH	MAYNARD	
LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	
\$480,694 48	\$565,973 23	\$147,435 60	\$37,258 07	\$46,987 60	1
1,349,876 95	735,185 13	439,670 14	262,793 80	150,271 96	2
24,613,205 03	9,218,899 42	2,551,562 23	10,829,632 92	2,248,346 61	3
—	6,259,286 00	65,135 57	141,000 28	—	4
4,707,991 34	7,961,213 82	1,406,157 74	908,730 75	381,680 17	5
3,218,039 11	4,488,738 95	578,499 11	1,427,816 93	299,014 32	6
41,897,037 08	42,170,255 96	6,966,828 96	5,180,621 09	4,670,241 60	7
314,375 14	426,903 37	157,600 46	49,880 31	281,785 99	8
190,575 00	356,152 62	43,060 17	67,111 55	39,446 31	9
165,387 74	—	—	13,342 52	—	10
10,041 64	—	8,302 90	—	3,239 51	11
148,230 67	36,456 85	—	—	—	12
139,992 05	126,318 91	17,348 17	33,900 16	11,123 19	13
1 00	1 00	2,152 19	6,716 61	1 00	14
7,176 60	13,807 40	2,529 14	2,636 90	1,529 43	15
\$77,242,623 83	\$72,359,192 66	\$12,386,282 38	\$18,961,441 89	\$8,133,667 69	16
\$67,223,559 67	\$63,696,257 82	\$10,961,545 54	\$16,431,532 14	\$7,203,625 38	17
631,429 25	919,161 00	112,170 25	—	81,649 50	18
—	—	—	—	—	19
—	—	—	—	—	20
106,124 01	11,135 90	72 10	—	7,943 95	21
214,098 28	474,181 97	137,976 62	208,434 44	90,770 60	22
380,873 93	11,176 28	14,877 33	17,448 33	28,889 61	23
27,770 71	35,852 43	2,711 18	450 00	2,778 12	24
4,596,352 00	4,196,400 00	485,991 02	1,006,848 26	280,400 00	25
6.77	6.49	4.39	6.12	3.85	26
4,062,415 98	3,015,027 26	670,938 34	1,296,728 72	437,610 53	27
5.99	4.66	6.06	7.89	6.01	28
\$77,242,623 83	\$72,359,192 66	\$12,386,282 38	\$18,961,441 89	\$8,133,667 69	29
43,525	41,197	8,652	9,934	6,117	30
3,550	4,473	922	736	857	31
3,663	4,170	602	711	515	32
43,412	41,500	8,972	9,959	6,459	33
\$2,046,783 81	\$1,802,172 56	\$324,284 67	\$474,258 08	\$193,668 06	34
\$17,396,896 96	\$16,036,015 07	\$3,394,687 64	\$2,689,918 31	\$2,446,639 15	35
\$15,816,045 66	\$14,996,434 32	\$3,083,164 00	\$2,850,120 03	\$2,018,093 66	36
\$1,548 00	\$1,528 00	\$1,221 00	\$1,649 00	\$1,115 00	37
130,681	115,622	21,480	16,244	19,238	38
84,436	74,990	12,896	9,322	8,846	39
5,052	5,424	906	647	818	40
\$41,897,037 08	\$42,170,255 96	\$6,966,828 96	\$5,180,621 09	\$4,670,241 60	41
\$8,293 00	\$7,774 00	\$7,689 00	\$8,007 00	\$5,709 00	42
454	490	168	29	136	43
\$314,375 14	\$426,903 37	\$157,600 46	\$49,880 31	\$281,785 99	44
\$692 00	\$871 00	\$938 00	\$1,720 00	\$2,072 00	45
\$2,787,607 02	\$2,718,152 71	\$456,132 87	\$630,663 73	\$307,074 88	46
3¼	3	3¼	3	3	47
\$215,275 02	\$318,145 84	\$33,900 92	\$56,735 99	\$27,008 81	48
51,805 47	82,879 81	7,261 16	10,066 57	8,554 67	49
33,952 70	31,816 43	2,980 90	3,129 62	1,785 56	50
10,685 89	12,199 24	1,329 94	2,585 00	1,136 79	51
5,042 35	40,319 07	2,670 38	328 76	1,270 93	52
99,347 49	181,510 85	20,821 83	25,012 31	13,742 15	53
6 13	10 32	6 23	5 96	7 34	54

		MEDFORD	MEDWAY
		MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK
Assets			
1	Cash and items	\$269,823 42	\$24,048 80
2	Balances with banks	700,900 52	125,936 80
3	U. S. Govt. obligations, direct and fully guaranteed	11,493,578 13	647,275 65
4	State, county and municipal obligations	—	63,256 95
5	Other bonds, notes and debentures	1,655,971 76	690,183 70
6	Bank and fire insurance company stocks, etc.	522,822 95	206,943 86
7	Real estate loans	14,406,993 86	2,676,666 69
8	Other loans	256,464 41	98,067 76
9	Banking premises, furniture, fixtures and vaults	102,575 59	66,419 90
10	Other real estate owned, etc.	159,702 09	6,553 48
11	Taxes and insurance paid on mortgaged properties	—	55 68
12	Mortgage acquisition costs	32,505 72	—
13	Mutual Savings Central Fund, Inc.	52,420 19	5,485 80
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	7,118 42	1,056 08
16	Total	\$29,660,878 06	\$4,611,952 15
Liabilities			
17	Deposits	\$26,390,617 21	\$4,081,467 21
18	Club deposits	355,494 00	60,234 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	1,699 85
22	Due to mortgagors	177,216 63	26,110 00
23	Mortgagors' payments not applied	160,703 85	19,854 60
24	All other liabilities	15,799 54	852 29
25	Guaranty fund	1,553,009 64	145,100 00
26	Percentage to total deposits	5.81	3.50
27	Other surplus accounts	1,008,037 19	276,634 20
28	Percentage to total deposits	3.77	6.68
29	Total	\$29,660,878 06	\$4,611,952 15
General Information			
30	Number of deposit accounts October 31, 1957	21,523	3,441
31	Number of deposit accounts opened during period	2,148	341
32	Number of deposit accounts closed during period	2,137	243
33	Number of accounts October 31, 1958	21,534	3,539
34	Amount of dividends paid during period	\$735,838 36	\$120,833 87
35	Amount deposited during period	\$8,461,101 80	\$984,417 69
36	Amount withdrawn during period	\$7,891,609 83	\$792,691 08
37	Average amount in each account	\$1,226 00	\$1,153 00
38	Number of deposits made during period	58,959	7,078
39	Number of withdrawals made during period	34,461	4,492
40	Number of real estate loans October 31	2,036	561
41	Amount of real estate loans October 31	\$14,406,993 86	\$2,676,666 69
42	Average size of real estate loans	\$7,076 00	\$4,771 00
43	Number of other loans October 31	271	176
44	Amount of other loans October 31	\$256,464 41	\$98,067 76
45	Average size of other loans	\$946 00	\$557 00
46	Gross income received during period	\$1,013,364 46	\$182,940 21
47	Annual rate of ordinary and extra dividends paid during period	3	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc	\$109,803 98	\$17,988 21
49	Occupancy	34,287 06	4,675 68
50	Advertising	5,666 03	2,369 70
51	Contributions and membership	1,830 00	254 41
52	State tax	1,688 91	1,887 34
53	Miscellaneous	62,900 11	9,554 71
54	Total of above costs per \$1,000 of deposits	8 08	8 86

MELROSE	MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	
MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	
\$113,426 23	\$14,101 82	\$53,039 22	\$33,250 66	\$29,055 54	1
231,862 59	46,346 27	144,413 27	188,414 18	383,272 56	2
7,895,784 21	386,686 49	1,693,051 95	6,920,332 05	1,700,045 38	3
649,105 37	10,840 61	—	210,142 23	—	4
3,092,955 63	386,572 78	399,026 16	1,609,798 66	635,160 33	5
1,539,393 84	122,007 22	160,316 49	615,571 57	514,937 57	6
20,496,844 53	1,044,442 03	2,997,326 48	7,961,453 09	5,195,072 36	7
444,836 74	12,202 27	56,370 44	203,504 98	61,115 42	8
62,026 83	1,803 85	73,577 66	56,787 15	25,830 10	9
—	20,405 37	—	14,652 19	—	10
359 41	—	183 13	1,571 80	10,962 51	11
36,570 91	—	—	5,542 93	—	12
53,086 60	4,005 82	13,547 58	31,733 90	10,436 74	13
1 00	1,100 00	1 00	1 00	7,054 56	14
48,420 34	830 73	3,191 14	23,019 03	1,503 08	15
\$34,664,674 23	\$2,051,345 26	\$5,594,044 52	\$17,875,775 42	\$8,574,446 15	16
\$30,800,203 97	\$1,765,798 66	\$5,013,877 04	\$15,962,452 19	\$7,414,823 80	17
92,498 50	30,372 50	93,003 00	—	138,001 50	18
—	—	—	—	—	19
—	—	—	—	—	20
12,938 60	40 80	5,800 94	2,646 93	—	21
247,303 54	12,102 97	19,666 36	101,806 23	76,743 26	22
74,005 52	20,921 88	24,335 11	41,303 97	24,249 12	23
23,086 94	65 82	3,317 20	4,962 51	—	24
1,505,080 22	117,345 00	272,800 00	1,098,467 47	371,986 00	25
4.87	6.53	5.34	6.88	4.93	26
1,909,556 94	104,697 63	161,244 87	664,136 12	548,642 47	27
6.18	5.83	3.16	4.16	7.26	28
\$34,664,674 23	\$2,051,345 26	\$5,594,044 52	\$17,875,775 42	\$8,574,446 15	29
17,959	2,384	5,944	10,632	7,234	30
1,896	201	470	742	569	31
1,629	170	351	1,008	539	32
18,226	2,415	6,063	10,366	7,264	33
\$931,723 81	\$49,786 88	\$137,647 47	\$489,012 74	\$229,656 72	34
\$9,268,009 31	\$455,918 11	\$1,201,769 52	\$3,119,222 65	\$1,793,976 08	35
\$8,252,491 59	\$472,557 26	\$991,168 89	\$2,943,716 75	\$1,939,730 84	36
\$1,690 00	\$731 00	\$826 00	\$1,523 00	\$1,020 00	37
46,104	4,217	9,318	21,219	10,539	38
28,754	3,400	5,875	11,432	8,172	39
2,506	298	631	1,375	1,182	40
\$20,496,844 53	\$1,044,442 03	\$2,997,326 48	\$7,961,453 09	\$5,195,072 36	41
\$8,179 00	\$3,504 00	\$4,750 00	\$5,790 00	\$4,395 00	42
224	32	99	182	131	43
\$444,836 74	\$12,202 27	\$56,370 44	\$203,504 98	\$61,115 42	44
\$1,986 00	\$381 00	\$569 00	\$1,118 00	\$466 00	45
\$1,316,561 19	\$82,925 98	\$217,460 51	\$642,339 45	\$353,623 88	46
3¼	3	3	3¼	3¼	47
\$103,231 36	\$9,962 15	\$27,319 50	\$45,094 59	\$46,210 84	48
13,892 67	3,414 35	10,413 90	13,194 43	9,812 71	49
7,820 45	242 94	2,734 97	5,312 75	1,888 97	50
2,971 69	67 27	322 00	580 00	999 02	51
5,839 60	1,099 88	—	1,669 82	3,492 02	52
52,000 84	6,404 44	12,425 15	26,072 95	17,956 24	53
6 01	11 80	10 42	5 76	10 64	54

		MILTON	MONSON
		MILTON SAVINGS BANK	MONSON SAVINGS BANK
Assets			
1	Cash and items	\$174,559 73	\$25,926 36
2	Balances with banks	193,637 65	253,756 10
3	U. S. Govt. obligations, direct and fully guaranteed	3,970,544 67	1,824,958 61
4	State, county and municipal obligations	50,000 00	138,586 04
5	Other bonds, notes and debentures	1,519,942 60	1,602,099 38
6	Bank and fire insurance company stocks, etc.	561,607 21	598,068 38
7	Real estate loans	9,326,631 35	5,283,019 63
8	Other loans	465,624 64	85,479 88
9	Banking premises, furniture, fixtures and vaults	252,695 21	51,324 05
10	Other real estate owned, etc.	—	7,048 04
11	Taxes and insurance paid on mortgaged properties	773 15	462 55
12	Mortgage acquisition costs	31,122 13	—
13	Mutual Savings Central Fund, Inc.	21,190 48	18,923 37
14	Deposit Insurance Fund	2,815 63	1 00
15	All other assets	10,519 25	879 95
16	Total	\$16,581,663 70	\$9,890,533 34
Liabilities			
17	Deposits	\$14,665,498 29	\$8,667,457 92
18	Club deposits	254,380 50	72,966 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	3,376 20	—
22	Due to mortgagors	286,902 92	82,858 27
23	Mortgagors' payments not applied	60,786 24	23,247 57
24	All other liabilities	20,524 97	—
25	Guaranty fund	520,000 00	508,307 91
26	Percentage to total deposits	3.49	5.81
27	Other surplus accounts	770,194 58	535,695 42
28	Percentage to total deposits	5.16	6.12
29	Total	\$16,581,663 70	\$9,890,533 34
General Information			
30	Number of deposit accounts October 31, 1957	11,706	4,580
31	Number of deposit accounts opened during period	1,503	394
32	Number of deposit accounts closed during period	622	386
33	Number of accounts October 31, 1958	12,587	4,588
34	Amount of dividends paid during period	\$396,722 51	\$273,616 20
35	Amount deposited during period	\$5,110,008 00	\$1,335,568 12
36	Amount withdrawn during period	\$3,954,727 61	\$1,555,336 69
37	Average amount in each account	\$1,166 00	\$1,889 00
38	Number of deposits made during period	34,244	6,336
39	Number of withdrawals made during period	19,208	4,563
40	Number of real estate loans October 31	1,002	1,028
41	Amount of real estate loans October 31	\$9,326,631 35	\$5,283,019 63
42	Average size of real estate loans	\$9,308 00	\$5,139 00
43	Number of other loans October 31	192	95
44	Amount of other loans October 31	\$465,624 64	\$85,479 88
45	Average size of other loans	\$2,425 00	\$899 00
46	Gross income received during period	\$647,082 44	\$386,412 88
47	Annual rate of ordinary and extra dividends paid during period	3	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$72,652 28	\$32,578 00
49	Occupancy	34,786 74	9,967 47
50	Advertising	6,970 12	1,752 95
51	Contributions and membership	1,768 17	75 00
52	State tax	3,590 60	4,331 19
53	Miscellaneous	33,847 17	20,109 77
54	Total of above costs per \$1,000 of deposits.	10 30	7 87

NANTUCKET	NATICK	NEW BEDFORD	NEW BEDFORD	NEWBURY- PORT	
NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	
\$5,539 64	\$107,209 51	\$192,398 73	\$452,864 32	\$18,171 78	1
54,626 06	647,819 42	920,217 33	503,424 02	366,402 42	2
1,611,622 40	6,356,139 41	30,216,295 19	40,779,038 03	12,034,045 51	3
—	1,351,236 95	—	—	2,313,369 90	4
279,755 18	1,084,429 80	6,325,317 89	10,720,951 10	6,618,242 96	5
208,716 78	1,406,616 56	2,903,626 35	3,235,241 40	1,858,888 88	6
2,885,332 77	15,185,165 94	22,773,593 86	26,545,577 95	2,679,265 45	7
40,818 57	58,795 99	292,931 32	533,595 29	259,873 93	8
25,380 69	51,827 58	324,154 00	355,015 49	12,401 71	9
—	12,806 68	—	—	10,100 18	10
145 19	14,025 59	—	763 64	15 08	11
—	—	2,539 84	45,570 49	—	12
11,003 51	30,092 28	113,388 41	151,309 19	32,555 86	13
1 00	1 00	22,898 70	1 00	1 00	14
968 88	16,397 67	5,955 36	9,958 21	2,561 82	15
\$5,123,910 67	\$26,322,564 38	\$64,093,316 98	\$83,333,310 13	\$26,205,896 48	16
\$4,486,631 52	\$23,178,312 38	\$56,457,785 08	\$72,948,473 36	\$22,938,505 37	17
58,441 75	—	194,413 50	845,969 25	—	18
—	—	—	—	—	19
—	—	—	—	—	20
2,602 66	—	8,829 22	—	—	21
33,128 53	388,491 30	278,874 95	829,999 82	21,621 79	22
—	39,917 33	111,449 18	38,189 41	18,093 91	23
536 68	18,397 57	6,897 47	18,261 90	—	24
233,729 42	1,327,907 87	3,771,250 00	5,427,072 87	1,708,073 47	25
5.14	5.72	6.66	7.35	7.45	26
308,840 11	1,369,537 93	3,263,817 58	3,225,343 52	1,519,601 94	27
6.80	5.90	5.76	4.37	6.62	28
\$5,123,910 67	\$26,322,564 38	\$64,093,316 98	\$83,333,310 13	\$26,205,896 48	29
3,648	11,425	42,416	49,188	12,365	30
408	1,029	3,080	3,626	894	31
366	892	3,288	3,141	860	32
3,690	11,562	42,208	49,673	12,399	33
\$137,435 63	\$708,523 44	\$1,612,346 86	\$2,058,763 33	\$714,864 25	34
\$1,050,023 09	\$4,742,524 96	\$11,819,137 86	\$14,876,400 53	\$3,477,319 71	35
\$1,084,179 99	\$4,227,132 57	\$11,928,269 74	\$13,155,454 14	\$3,414,698 74	36
\$1,216 00	\$2,004 00	\$1,337 00	\$1,468 00	\$1,850 00	37
6,341	21,697	74,317	97,631	12,918	38
4,636	12,704	43,142	50,099	11,803	39
585	1,999	3,889	3,438	753	40
\$2,885,332 77	\$15,185,165 94	\$22,773,593 86	\$26,545,577 95	\$2,679,265 45	41
\$4,932 00	\$7,596 00	\$5,855 00	\$7,721 00	\$3,558 00	42
27	81	300	345	218	43
\$40,818 57	\$58,795 99	\$292,931 32	\$533,595 29	\$259,873 93	44
\$1,512 00	\$726 00	\$976 00	\$1,546 00	\$1,192 00	45
\$209,172 16	\$1,004,436 52	\$2,234,145 53	\$2,722,492 02	\$897,682 83	46
3¼	3¼	3	3	3¼	47
\$21,410 99	\$88,877 90	\$189,146 71	\$215,738 71	\$46,650 35	48
4,344 38	20,093 50	56,474 03	77,872 53	6,825 60	49
394 00	12,794 15	12,536 14	17,865 48	3,552 12	50
713 81	4,009 85	10,123 25	6,914 30	325 00	51
332 74	—	7,856 19	24,464 80	17,936 36	52
8,219 37	41,043 24	86,121 41	102,531 11	24,510 25	53
7 80	7 19	6 40	6 03	4 35	54

		NEWBURY- PORT	NEWTON
		NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK
Assets			
1	Cash and items	\$84,678 45	\$500,321 86
2	Balances with banks	464,137 04	737,194 46
3	U. S. Govt. obligations, direct and fully guaranteed	4,174,160 84	22,702,350 91
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	1,556,264 34	3,294,157 51
6	Bank and fire insurance company stocks, etc.	1,078,311 76	4,882,055 46
7	Real estate loans	7,825,986 62	52,340,733 27
8	Other loans	237,385 34	1,440,744 71
9	Banking premises, furniture, fixtures and vaults	82,085 47	199,422 32
10	Other real estate owned, etc.	28,067 05	3,086 20
11	Taxes and insurance paid on mortgaged properties	5,876 39	—
12	Mortgage acquisition costs	—	124,222 05
13	Mutual Savings Central Fund, Inc.	28,962 52	128,022 63
14	Deposit Insurance Fund	1 00	14,923 92
15	All other assets	6,631 05	308,648 51
16	Total	\$15,572,547 87	\$86,675,883 81
Liabilities			
17	Deposits	\$13,429,561 67	\$76,773,958 69
18	Club deposits	310,467 50	582,733 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	10,503 50	195,308 34
22	Due to mortgagors	66,637 58	506,680 73
23	Mortgagors' payments not applied	11,026 35	120,041 61
24	All other liabilities	14,628 30	24,078 05
25	Guaranty fund	853,100 00	3,780,972 70
26	Percentage to total deposits	6.21	4.89
27	Other surplus accounts	876,622 97	4,692,110 69
28	Percentage to total deposits	6.38	6.06
29	Total	\$15,572,547 87	\$86,675,883 81
General Information			
30	Number of deposit accounts October 31, 1957	10,289	45,620
31	Number of deposit accounts opened during period	1,182	6,182
32	Number of deposit accounts closed during period	887	4,090
33	Number of accounts October 31, 1958	10,584	47,712
34	Amount of dividends paid during period	\$404,664 77	\$2,117,959 11
35	Amount deposited during period	\$2,863,164 98	\$23,350,614 98
36	Amount withdrawn during period	\$2,687,888 39	\$20,319,856 51
37	Average amount in each account	\$1,268 00	\$1,591 00
38	Number of deposits made during period	21,778	277,888
39	Number of withdrawals made during period	13,543	71,504
40	Number of real estate loans October 31	1,675	5,691
41	Amount of real estate loans October 31	\$7,825,986 62	\$52,340,733 27
42	Average size of real estate loans	\$4,672 00	\$9,197 00
43	Number of other loans October 31	376	1,086
44	Amount of other loans October 31	\$237,385 34	\$1,440,744 71
45	Average size of other loans	\$631 00	\$1,327 00
46	Gross income received during period	\$606,499 61	\$3,283,574 83
47	Annual rate of ordinary and extra dividends paid during period	3¼	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$77,999 09	\$322,722 04
49	Occupancy	10,800 79	23,590 66
50	Advertising	4,227 57	48,162 96
51	Contributions and membership	405 00	3,000 00
52	State tax	4,060 13	34,973 78
53	Miscellaneous	39,694 82	167,098 04
54	Total of above costs per \$1,000 of deposits	9 98	7 75

NEWTON	NORTH ADAMS		NORTHAMPTON		
WEST NEWTON SAVINGS BANK	HOOSAC SAVINGS BANK	NORTH ADAMS SAVINGS BANK	FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	
\$148,570 55	\$137,874 93	\$72,580 97	\$73,298 60	\$100,416 91	1
346,462 05	307,396 07	193,991 40	264,043 39	320,129 20	2
8,136,384 83	3,761,466 59	4,466,631 50	1,693,984 38	2,856,218 05	3
—	—	—	663,026 21	—	4
675,510 15	244,798 59	680,710 35	2,203,149 98	2,447,165 47	5
1,445,230 08	636,302 20	438,137 49	660,598 05	714,082 40	6
14,620,315 91	7,552,703 62	9,270,997 96	7,328,686 32	7,425,094 39	7
597,687 20	118,998 54	235,754 37	283,332 54	243,363 53	8
68,752 88	317,329 68	56,168 87	22,848 29	160,615 22	9
—	81,469 59	56,072 60	—	19,308 62	10
—	—	—	555 57	—	11
35,863 45	9,918 80	4,291 42	—	—	12
26,143 05	22,017 98	30,145 99	17,512 76	19,944 92	13
1 00	1 00	1 00	1 00	1 00	14
4,610 32	3,180 54	3,207 40	1,861 20	3,435 95	15
\$26,105,531 47	\$13,193,458 13	\$15,508,691 32	\$13,212,898 29	\$14,309,775 66	16
\$22,906,811 89	\$11,628,760 02	\$13,849,297 39	\$11,776,441 80	\$12,937,655 34	17
242,117 00	194,181 00	140,616 00	135,426 00	92,871 25	18
—	—	—	—	—	19
—	—	—	—	—	20
10,470 45	6,489 31	23,731 06	1,978 54	20,905 26	21
343,230 95	24,783 99	37,248 44	56,574 59	68,005 94	22
28,308 20	77,387 57	36,329 39	39,535 94	17,315 38	23
7,211 55	3,457 99	938 86	4,747 98	2,518 70	24
1,210,000 00	612,600 00	715,209 00	438,500 00	543,000 00	25
5.23	5.18	5.11	3.68	4.17	26
1,357,381 43	645,798 25	705,321 18	759,693 44	627,503 79	27
5.86	5.46	5.04	6.37	4.82	28
\$26,105,531 47	\$13,193,458 13	\$15,508,691 32	\$13,212,898 29	\$14,309,775 66	29
14,285	6,924	11,030	7,870	8,664	30
2,178	783	1,014	770	951	31
1,254	659	1,253	570	695	32
15,209	7,048	10,791	8,070	8,920	33
\$645,457 61	\$331,354 97	\$398,170 26	\$354,697 89	\$351,678 68	34
\$8,511,546 53	\$2,250,699 35	\$3,107,000 46	\$2,752,028 87	\$3,289,232 29	35
\$6,423,176 20	\$2,301,918 48	\$3,180,630 73	\$2,197,914 38	\$2,701,729 39	36
\$1,505 00	\$1,649 00	\$1,283 00	\$1,459 00	\$1,450 00	37
44,981	15,483	30,323	19,154	21,846	38
25,473	9,851	17,253	10,252	7,904	39
1,495	1,393	1,428	1,159	896	40
\$14,620,315 91	\$7,552,703 62	\$9,270,997 96	\$7,328,686 32	\$7,425,094 39	41
\$9,779 00	\$5,421 00	\$6,492 00	\$6,323 00	\$8,286 00	42
641	230	403	334	218	43
\$597,687 20	\$118,998 54	\$235,754 37	\$283,332 54	\$243,363 53	44
\$932 00	\$517 00	\$585 00	\$848 00	\$1,116 00	45
\$987,938 38	\$522,738 75	\$605,410 76	\$514,250 93	\$534,460 53	46
3¼	3	3	3¼	3	47
\$83,577 79	\$53,955 81	\$51,397 92	\$53,490 00	\$42,597 76	48
19,825 30	21,016 51	14,614 34	7,685 47	30,576 52	49
3,820 14	5,357 88	5,480 98	1,560 45	3,811 16	50
3,305 72	2,217 64	2,488 31	1,155 69	1,122 45	51
252 33	314 31	7,761 87	4,972 45	13,741 30	52
37,625 60	34,162 88	34,786 75	17,789 36	21,970 00	53
6 41	9 89	8 33	7 27	8 73	54

		NORTH-AMPTON	NORTH ATTLE-BOROUGH
		NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK
Assets			
1	Cash and items	\$154,343 83	\$128,949 95
2	Balances with banks	449,399 75	199,931 95
3	U. S. Govt. obligations, direct and fully guaranteed	13,307,021 00	8,898,994 18
4	State, county and municipal obligations	405,000 00	—
5	Other bonds, notes and debentures	3,627,063 50	281,140 37
6	Bank and fire insurance company stocks, etc.	1,319,622 73	1,322,049 12
7	Real estate loans	6,384,165 93	19,011,348 74
8	Other loans	143,091 18	271,949 40
9	Banking premises, furniture, fixtures and vaults	85,001 21	86,777 73
10	Other real estate owned, etc.	—	26,173 42
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	2,406 00	—
13	Mutual Savings Central Fund, Inc.	50,704 93	57,096 06
14	Deposit Insurance Fund	4,587 91	28,487 70
15	All other assets	56,556 84	2,416 63
16	Total	\$25,988,964 81	\$30,315,315 25
Liabilities			
17	Deposits	\$23,214,667 49	\$26,818,656 60
18	Club deposits	109,944 75	259,997 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	149 99	49,863 35
22	Due to mortgagors	30,951 51	402,359 97
23	Mortgagors' payments not applied	55,956 78	127,204 14
24	All other liabilities	32,277 83	16,338 01
25	Guaranty fund	1,669,500 00	1,598,000 00
26	Percentage to total deposits	7.16	5.90
27	Other surplus accounts	875,516 46	1,042,895 93
28	Percentage to total deposits	3.75	3.85
29	Total	\$25,988,964 81	\$30,315,315 25
General Information			
30	Number of deposit accounts October 31, 1957	17,715	15,974
31	Number of deposit accounts opened during period	1,321	1,939
32	Number of deposit accounts closed during period	1,297	1,343
33	Number of accounts October 31, 1958	17,739	16,570
34	Amount of dividends paid during period	\$653,890 62	\$744,690 20
35	Amount deposited during period	\$4,885,859 43	\$7,004,136 22
36	Amount withdrawn during period	\$4,342,373 62	\$6,168,506 35
37	Average amount in each account	\$1,308 00	\$1,618 00
38	Number of deposits made during period	31,460	46,189
39	Number of withdrawals made during period	17,638	25,332
40	Number of real estate loans October 31	1,041	2,588
41	Amount of real estate loans October 31	\$6,384,165 93	\$19,011,348 74
42	Average size of real estate loans	\$6,132 00	\$7,346 00
43	Number of other loans October 31	203	355
44	Amount of other loans October 31	\$143,091 18	\$271,949 40
45	Average size of other loans	\$704 00	\$766 00
46	Gross income received during period	\$827,316 08	\$1,170,513 82
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$74,817 92	\$114,903 22
49	Occupancy	20,582 20	25,832 57
50	Advertising	2,972 22	11,757 28
51	Contributions and membership	3,663 58	1,600 00
52	State tax	6,254 15	3,662 71
53	Miscellaneous	29,760 42	55,316 89
54	Total of above costs per \$1,000 of deposits	5 91	7 87

NORTH BROOKFIELD	NORWELL	ORANGE	PALMER	PEABODY	
NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	
\$28,491 29	\$29,838 48	\$16,034 50	\$41,143 76	\$166,550 10	1
111,271 93	60,049 72	157,569 05	178,279 71	356,607 78	2
1,437,576 57	995,002 07	1,326,766 15	6,114,434 53	7,513,460 08	3
99,370 29	—	30,321 15	858,713 22	—	4
109,100 00	952,601 56	712,003 86	157,232 77	2,454,761 65	5
359,300 97	307,206 58	251,147 71	971,078 89	1,481,263 04	6
3,014,160 37	3,412,917 51	2,595,385 79	10,890,336 57	16,049,244 34	7
85,038 69	80,387 34	54,255 75	67,996 33	128,152 04	8
21,017 85	19,544 89	45,422 74	276,801 49	73,961 72	9
—	—	—	—	—	10
—	128 35	—	47 25	130 98	11
11,031 20	—	—	12,170 68	10,510 43	12
6,235 07	8,250 83	12,803 56	32,291 20	31,262 51	13
1 00	1 00	9,491 46	1 00	1 00	14
1,171 57	898 85	1,775 41	3,685 83	5,464 30	15
\$5,283,766 80	\$5,866,827 18	\$5,212,977 13	\$19,604,213 23	\$28,271,369 97	16
\$4,527,782 01	\$5,218,694 23	\$4,575,783 65	\$16,988,177 79	\$24,455,834 01	17
—	4,852 00	28,439 00	80,499 50	254,590 50	18
—	—	—	—	—	19
—	—	—	—	—	20
125 13	—	993 44	34,169 65	—	21
45,285 00	66,872 72	9,675 53	109,372 15	491,581 63	22
12,961 68	7,853 40	86,383 99	44,225 69	152,932 54	23
327 54	89 66	655 10	1,109 48	7,828 84	24
320,116 59	317,701 00	259,005 00	1,105,000 00	1,427,266 48	25
7.07	6.08	5.62	6.47	5.78	26
377,168 85	250,764 17	252,041 42	1,241,658 97	1,481,335 97	27
8.33	4.80	5.47	7.27	5.99	28
\$5,283,766 80	\$5,866,827 18	\$5,212,977 13	\$19,604,213 23	\$28,271,369 97	29
4,363	3,702	5,187	10,313	12,639	30
311	308	288	955	2,380	31
348	245	371	834	1,131	32
4,326	3,765	5,104	10,434	13,888	33
\$133,866 43	\$158,363 38	\$130,649 04	\$521,796 63	\$787,143 87	34
\$760,156 86	\$1,178,215 63	\$743,536 52	\$3,165,028 74	\$5,868,066 33	35
\$686,705 85	\$1,152,785 17	\$719,370 62	\$2,842,911 62	\$4,573,558 49	36
\$1,046 00	\$1,381 00	\$895 00	\$1,619 00	\$1,761 00	37
4,733	15,503	6,446	14,870	34,783	38
4,008	4,981	5,447	7,851	16,191	39
553	629	444	1,756	1,925	40
\$3,014,160 37	\$3,412,917 51	\$2,595,385 79	\$10,890,336 57	\$16,049,244 34	41
\$5,450 00	\$5,425 00	\$5,845 00	\$6,201 00	\$8,337 00	42
56	63	116	109	151	43
\$85,038 69	\$80,387 34	\$54,255 75	\$67,996 33	\$128,152 04	44
\$1,518 00	\$1,275 00	\$467 00	\$623 00	\$849 00	45
\$202,620 02	\$237,413 46	\$194,530 57	\$728,380 21	\$1,071,508 88	46
3¼	3¼	3	3¼	3½	47
\$23,236 15	\$25,682 79	\$23,821 89	\$54,824 65	\$120,029 28	48
3,469 58	6,202 20	5,639 80	28,271 28	21,184 13	49
867 79	3,705 23	398 95	3,080 59	25,135 58	50
150 00	543 43	892 38	2,736 04	3,013 20	51
—	2,895 59	137 03	3,823 94	1,437 82	52
11,908 87	12,673 58	12,171 37	28,806 58	62,858 63	53
8 75	9 90	9 35	7 12	9 45	54

		PITTSFIELD	
		BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD
Assets			
1	Cash and items	\$188,777 50	\$204,796 86
2	Balances with banks	492,096 85	1,132,967 74
3	U. S. Govt. obligations, direct and fully guaranteed	16,837,745 43	5,728,278 12
4	State, county and municipal obligations	—	262,018 91
5	Other bonds, notes and debentures	—	3,480,797 87
6	Bank and fire insurance company stocks, etc.	1,973,185 56	1,485,862 97
7	Real estate loans	25,914,411 85	18,795,844 41
8	Other loans	95,910 74	436,796 44
9	Banking premises, furniture, fixtures and vaults	201,135 28	148,271 17
10	Other real estate owned, etc.	32,477 16	1 00
11	Taxes and insurance paid on mortgaged properties	—	2,601 63
12	Mortgage acquisition costs	—	28,781 60
13	Mutual Savings Central Fund, Inc.	54,563 96	52,701 61
14	Deposit Insurance Fund	1 00	—
15	All other assets	2,171 62	1,446 99
16	Total	\$45,792,476 95	\$31,761,167 32
Liabilities			
17	Deposits	\$39,897,132 70	\$27,986,081 70
18	Club deposits	143,762 50	529,921 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	378,774 19	107,341 34
22	Due to mortgagors	92,432 99	201,286 94
23	Mortgagors' payments not applied	44,506 35	55,343 30
24	All other liabilities	80,004 28	3,677 78
25	Guaranty fund	2,646,000 00	1,711,000 00
26	Percentage to total deposits	6.61	6.00
27	Other surplus accounts	2,509,863 94	1,166,515 26
28	Percentage to total deposits	6.27	4.09
29	Total	\$45,792,476 95	\$31,761,167 32
General Information			
30	Number of deposit accounts October 31, 1957	23,910	20,016
31	Number of deposit accounts opened during period	2,150	2,257
32	Number of deposit accounts closed during period	2,102	2,235
33	Number of accounts October 31, 1958	23,958	20,038
34	Amount of dividends paid during period	\$1,620,851 93	\$1,106,377 71
35	Amount deposited during period	\$8,904,896 49	\$7,006,946 41
36	Amount withdrawn during period	\$8,466,777 98	\$6,225,265 82
37	Average amount in each account	\$1,664 00	\$1,387 00
38	Number of deposits made during period	52,858	50,568
39	Number of withdrawals made during period	30,468	26,459
40	Number of real estate loans October 31	3,283	1,877
41	Amount of real estate loans October 31	\$25,914,411 85	\$18,795,844 41
42	Average size of real estate loans	\$7,894 00	\$10,013 00
43	Number of other loans October 31	76	379
44	Amount of other loans October 31	\$95,910 74	\$436,796 44
45	Average size of other loans	\$1,262 00	\$1,152 00
46	Gross income received during period	\$1,842,749 59	\$1,242,503 81
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$170,939 98	\$110,618 15
49	Occupancy	77,035 98	29,789 46
50	Advertising	24,080 86	12,332 84
51	Contributions and membership	7,153 39	5,662 29
52	State tax	2,251 60	23,887 76
53	Miscellaneous	81,913 05	43,051 86
54	Total of above costs per \$1,000 of deposits	9 08	7 90

PLYMOUTH		PROVINCE-TOWN	QUINCY	RANDOLPH	
PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	
\$26,557 33	\$77,388 29	\$62,645 20	\$324,579 28	\$52,999 09	1
130,488 39	339,396 89	80,679 50	1,005,165 60	125,886 07	2
2,721,380 23	3,540,955 42	2,110,199 04	17,480,889 22	2,797,104 73	3
—	—	20,038 88	198,323 81	—	4
591,854 78	1,343,538 22	5,284 05	2,716,163 66	763,738 98	5
377,670 42	604,251 53	338,887 16	945,721 66	524,996 72	6
2,241,574 78	7,777,607 62	3,718,178 31	30,099,659 20	6,717,758 57	7
82,004 38	433,631 12	107,027 00	358,347 59	156,879 41	8
162,422 63	314,314 18	25,714 40	445,916 83	185,197 92	9
22,618 67	5,717 94	—	—	—	10
14 74	357 40	—	19,759 39	127 80	11
—	—	—	27,248 55	—	12
14,602 28	24,634 86	9,457 02	88,239 04	17,936 58	13
2,330 75	1 00	1 00	1 00	1 00	14
2,004 34	4,012 74	557 75	9,015 07	4,060 84	15
\$6,375,523 72	\$14,465,807 21	\$6,478,669 31	\$53,719,029 90	\$11,346,687 71	16
\$5,688,823 29	\$13,000,105 83	\$5,659,758 74	\$47,186,510 98	\$10,265,757 90	17
27,816 50	123,284 25	57,977 00	601,223 50	84,089 50	18
—	—	—	—	—	19
—	1,903 28	24,014 40	24,766 62	2,381 07	20
1,904 35	61,118 22	9,811 12	578,405 37	71,992 00	21
12,310 99	29,840 94	6,565 65	185,763 24	22,393 65	22
1,874 55	2,516 72	436 22	17,533 42	4,875 46	23
422,522 10	748,096 86	295,792 74	2,867,200 00	517,758 39	24
7.39	5.70	5.17	6.00	5.00	25
220,271 94	498,941 11	424,313 44	2,257,626 77	377,439 74	26
3.85	3.80	7.42	4.72	3.65	27
\$6,375,523 72	\$14,465,807 21	\$6,478,669 31	\$53,719,029 90	\$11,346,687 71	28
5,955	12,684	3,300	32,454	10,257	29
467	1,282	464	3,482	1,659	30
553	1,146	340	2,766	981	31
5,869	12,820	3,424	33,170	10,935	32
\$154,356 81	\$354,425 88	\$174,823 09	\$1,317,144 95	\$302,643 02	33
\$1,068,389 48	\$4,102,501 11	\$1,707,874 60	\$12,883,354 24	\$3,378,055 43	34
\$1,125,329 36	\$3,543,717 69	\$1,533,363 62	\$11,515,791 58	\$2,924,984 08	35
\$953 00	\$1,005 00	\$1,653 00	\$1,422 00	\$938 00	36
8,007	33,229	7,564	91,055	27,761	37
6,036	17,680	6,251	50,240	14,127	38
585	1,589	550	3,736	1,064	39
\$2,241,574 78	\$7,777,607 62	\$3,718,178 31	\$30,099,659 20	\$6,717,758 57	40
\$3,831 00	\$4,894 00	\$6,760 00	\$8,056 00	\$6,313 00	41
78	449	87	716	414	42
\$82,004 38	\$433,631 12	\$107,027 00	\$358,347 59	\$156,879 41	43
\$1,051 00	\$965 00	\$1,230 00	\$500 00	\$378 00	44
\$223,406 65	\$539,757 89	\$279,080 45	\$1,974,278 77	\$448,495 46	45
2 7⁄8	3	3 1⁄2	3	3 1⁄4	46
\$25,994 80	\$68,900 47	\$24,305 02	\$198,968 93	\$59,400 21	47
12,666 80	13,866 15	8,237 76	78,155 27	21,165 54	48
2,658 77	5,967 24	3,449 43	30,564 92	4,467 01	49
812 08	950 00	150 00	6,809 72	1,149 23	50
2,566 84	3,078 61	—	—	1,872 66	51
13,638 51	50,768 20	21,010 54	94,679 14	32,617 70	52
10 20	10 93	9 99	8 56	11 64	53
					54

		READING	ROCKLAND
		MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK
Assets			
1	Cash and items	\$119,127 68	\$122,090 24
2	Balances with banks	83,073 01	226,101 77
3	U. S. Govt. obligations, direct and fully guaranteed	3,837,147 41	4,232,352 61
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	142,543 00	140,000 00
6	Bank and fire insurance company stocks, etc.	312,460 20	415,639 86
7	Real estate loans	5,214,845 40	7,358,657 18
8	Other loans	150,996 69	99,410 44
9	Banking premises, furniture, fixtures and vaults	84,606 24	126,923 69
10	Other real estate owned, etc.	—	8,384 37
11	Taxes and insurance paid on mortgaged properties	179 84	21 70
12	Mortgage acquisition costs	—	1,601 26
13	Mutual Savings Central Fund, Inc.	13,579 12	24,095 03
14	Deposit Insurance Fund	6,325 01	1 00
15	All other assets	2,703 04	14,745 14
16	Total	\$9,967,586 64	\$12,770,024 29
Liabilities			
17	Deposits	\$8,977,478 39	\$11,441,693 24
18	Club deposits	134,620 50	129,236 72
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	255 95	24,281 12
22	Due to mortgagors	112,298 62	24,468 41
23	Mortgagors' payments not applied	30,336 56	62,627 07
24	All other liabilities	6,033 16	9,803 54
25	Guaranty fund	331,147 65	641,348 59
26	Percentage to total deposits	3.63	5.54
27	Other surplus accounts	375,415 81	436,565 60
28	Percentage to total deposits	4.12	3.77
29	Total	\$9,967,586 64	\$12,770,024 29
General Information			
30	Number of deposit accounts October 31, 1957	11,684	9,639
31	Number of deposit accounts opened during period	1,378	1,315
32	Number of deposit accounts closed during period	1,120	975
33	Number of accounts October 31, 1958	11,942	9,979
34	Amount of dividends paid during period	\$228,233 85	\$317,040 40
35	Amount deposited during period	\$4,045,129 80	\$2,900,916 23
36	Amount withdrawn during period	\$3,417,732 02	\$2,547,799 01
37	Average amount in each account	\$742 00	\$1,142 00
38	Number of deposits made during period	29,839	21,308
39	Number of withdrawals made during period	19,700	13,620
40	Number of real estate loans October 31	862	1,324
41	Amount of real estate loans October 31	\$5,214,845 40	\$7,358,657 18
42	Average size of real estate loans	\$6,050 00	\$5,557 00
43	Number of other loans October 31	188	145
44	Amount of other loans October 31	\$150,996 69	\$99,410 44
45	Average size of other loans	\$803 00	\$685 00
46	Gross income received during period	\$353,579 41	\$491,692 14
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$46,180 70	\$61,433 20
49	Occupancy	13,524 28	33,979 41
50	Advertising	2,484 87	5,004 62
51	Contributions and membership	1,763 34	175 00
52	State tax	—	4,264 48
53	Miscellaneous	26,310 20	31,102 44
54	Total of above costs per \$1,000 of deposits	9 90	11 75

ROCKPORT	SALEM		SHELBURNE	SOMERVILLE	
GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	
\$37,889 65	\$197,047 03	\$593,871 97	\$30,208 66	\$85,551 85	1
71,027 57	493,522 96	705,088 72	58,348 13	210,059 70	2
848,727 42	20,358,268 76	12,730,421 87	1,389,350 96	2,523,785 56	3
—	1,038,492 52	2,289,649 28	12,056 49	—	4
253,544 53	8,439,435 46	11,577,656 49	164,274 56	552,834 67	5
154,958 69	3,514,068 55	4,052,421 56	102,949 25	538,608 12	6
1,806,904 06	24,215,193 46	32,745,593 64	2,212,982 99	5,795,883 43	7
112,932 32	250,320 37	531,579 87	137,084 60	48,994 63	8
37,787 60	137,148 30	351,185 72	11,580 00	145,813 41	9
—	1,316 55	2,367 52	21,889 61	—	10
—	—	—	74 00	435 20	11
—	—	95,469 09	—	12,677 45	12
5,420 71	100,671 89	105,082 27	9,985 73	11,314 95	13
1 00	1 00	16,301 57	1 00	1 00	14
2,495 18	2,835 65	12,958 35	282 06	5,788 80	15
\$3,331,688 73	\$58,748,322 50	\$65,809,647 92	\$4,151,068 04	\$9,931,748 77	16
\$3,007,509 98	\$50,672,892 81	\$57,665,827 07	\$3,775,243 92	\$8,581,438 68	17
27,247 00	265,133 50	590,040 00	38,018 75	269,818 25	18
—	—	—	—	—	19
—	—	—	—	—	20
1,129 87	—	10,153 47	149 00	2,949 16	21
20,743 25	526,507 32	349,389 71	23,077 22	5,000 00	22
14,164 74	58,741 78	110,781 26	9,145 38	59,742 08	23
394 72	9,162 84	13,054 05	1,248 08	6,098 06	24
117,510 00	3,491,600 00	3,510,118 51	179,876 63	363,000 00	25
3.87	6.85	6.02	4.72	4.10	26
142,989 17	3,724,284 25	3,560,283 85	124,309 06	643,702 54	27
4.71	7.31	6.11	3.26	7.27	28
\$3,331,688 73	\$58,748,322 50	\$65,809,647 92	\$4,151,068 04	\$9,931,748 77	29
2,900	23,684	32,743	4,863	10,513	30
271	2,138	6,746	268	1,316	31
229	1,986	3,585	282	1,522	32
2,942	23,836	35,904	4,849	10,307	33
\$82,257 10	\$1,624,109 70	\$1,734,946 16	\$98,459 72	\$231,506 56	34
\$912,618 35	\$8,946,902 86	\$16,127,884 20	\$854,362 38	\$2,812,559 88	35
\$886,180 68	\$8,148,930 14	\$12,358,813 00	\$803,774 52	\$2,461,641 50	36
\$1,021 00	\$2,123 00	\$1,606 00	\$778 00	\$832 00	37
7,226	45,430	90,380	7,227	25,423	38
4,129	24,288	43,466	4,338	15,161	39
406	2,452	3,716	601	741	40
\$1,806,904 06	\$24,215,193 46	\$32,745,593 64	\$2,212,982 99	\$5,795,883 43	41
\$4,450 00	\$9,876 00	\$8,812 00	\$3,682 00	\$7,821 00	42
183	261	451	145	85	43
\$112,932 32	\$250,320 37	\$531,579 87	\$137,084 60	\$48,994 63	44
\$617 00	\$959 00	\$1,178 00	\$945 00	\$576 00	45
\$135,660 18	\$2,169,294 11	\$2,416,908 12	\$156,410 82	\$395,027 63	46
3	3 3/4	3 1/8	2 3/4	3	47
\$18,247 44	\$137,646 13	\$198,571 72	\$18,003 95	\$53,806 01	48
5,880 01	18,575 49	67,176 67	1,770 03	11,405 22	49
1,128 65	23,564 20	39,957 07	729 35	5,357 59	50
687 13	4,200 00	4,017 50	95 00	764 22	51
1,493 79	18,309 64	40,368 03	—	429 43	52
8,505 80	81,337 12	86,980 17	9,310 98	43,936 54	53
11 84	5 57	7 50	7 84	13 08	54

		SOMERVILLE	SOUTH-BRIDGE
		SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK
Assets			
1	Cash and items	\$108,143 12	\$56,142 89
2	Balances with banks	354,589 02	313,837 32
3	U. S. Govt. obligations, direct and fully guaranteed	7,553,207 82	5,739,116 88
4	State, county and municipal obligations	174,928 75	1,328,389 16
5	Other bonds, notes and debentures	4,519,489 77	620,320 61
6	Bank and fire insurance company stocks, etc.	1,452,810 28	857,039 54
7	Real estate loans	7,877,789 22	10,618,130 90
8	Other loans	81,819 51	131,862 26
9	Banking premises, furniture, fixtures and vaults	69,048 72	168,195 21
10	Other real estate owned, etc.	1 00	—
11	Taxes and insurance paid on mortgaged properties	6 50	354 08
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	44,813 20	31,730 79
14	Deposit Insurance Fund	31,019 66	1 00
15	All other assets	13,650 69	3,733 67
16	Total	\$22,281,317 26	\$19,868,854 31
Liabilities			
17	Deposits	\$18,899,033 27	\$17,486,337 51
18	Club deposits	414,328 50	66,220 75
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	1,352 26	19,516 18
22	Due to mortgagors	52,677 50	58,601 79
23	Mortgagors' payments not applied	136,837 38	33,089 08
24	All other liabilities	3,382 86	765 76
25	Guaranty fund	1,398,000 00	872,000 00
26	Percentage to total deposits	7.24	4.97
27	Other surplus accounts	1,375,705 49	1,332,323 24
28	Percentage to total deposits	7.12	7.59
29	Total	\$22,281,317 26	\$19,868,854 31
General Information			
30	Number of deposit accounts October 31, 1957	19,082	10,308
31	Number of deposit accounts opened during period	2,079	800
32	Number of deposit accounts closed during period	1,952	805
33	Number of accounts October 31, 1958	19,209	10,303
34	Amount of dividends paid during period	\$543,205 76	\$537,805 86
35	Amount deposited during period	\$3,363,766 18	\$3,785,234 77
36	Amount withdrawn during period	\$3,670,092 25	\$3,731,489 19
37	Average amount in each account	\$992 00	\$1,683 00
38	Number of deposits made during period	36,727	21,295
39	Number of withdrawals made during period	15,664	12,312
40	Number of real estate loans October 31	765	1,454
41	Amount of real estate loans October 31	\$7,877,789 22	\$10,618,130 90
42	Average size of real estate loans	\$10,297 00	\$7,302 00
43	Number of other loans October 31	112	149
44	Amount of other loans October 31	\$81,819 51	\$131,862 26
45	Average size of other loans	\$730 00	\$884 00
46	Gross income received during period	\$896,358 64	\$736,733 11
47	Annual rate of ordinary and extra dividends paid during period	3	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$95,671 80	\$56,772 02
49	Occupancy	19,044 51	17,962 79
50	Advertising	3,689 09	6,245 00
51	Contributions and membership	2,271 75	1,100 00
52	State tax	17,486 26	1,187 17
53	Miscellaneous	46,513 04	28,707 86
54	Total of above costs per \$1,000 of deposits	9 57	6 38

SPENCER	SPRINGFIELD			STONEHAM	
SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	
\$21,274 56	\$126,951 70	\$224,552 55	\$656,846 62	\$103,681 57	1
168,695 45	419,512 91	829,640 73	1,621,814 22	287,133 10	2
1,501,243 75	6,707,968 53	20,890,328 74	39,095,173 14	2,162,519 43	3
340,804 57	—	—	1,483,178 84	69,532 17	4
1,094,843 53	1,943,671 18	902,606 25	7,889,093 41	1,208,487 08	5
603,758 06	1,127,945 25	1,636,194 27	7,923,616 49	773,620 66	6
4,110,456 19	15,505,630 12	36,408,405 75	97,936,815 71	7,588,127 21	7
99,932 49	674,690 30	764,401 83	2,316,316 63	103,884 31	8
55,518 65	395,282 57	316,207 68	556,524 19	45,958 51	9
—	—	—	12,136 59	—	10
407 85	—	2 38	—	133 90	11
—	25,341 39	7,798 47	917 73	—	12
9,376 40	47,367 31	105,448 62	262,518 08	15,629 62	13
1 00	4,805 23	21,768 97	54,151 88	1 00	14
3,034 61	4,562 61	7,596 51	51,637 60	3,186 14	15
\$8,009,347 11	\$26,983,729 10	\$62,114,952 75	\$159,860,741 13	\$12,361,894 70	16
\$6,934,916 96	\$24,191,117 66	\$55,846,946 74	\$139,509,499 73	\$10,915,554 29	17
—	238,003 00	534,432 50	898,749 00	71,827 50	18
—	—	—	—	—	19
—	—	—	—	—	20
—	29,181 35	48,374 33	653,443 55	31 11	21
50,970 47	121,400 00	335,810 00	1,147,762 00	73,566 20	22
9,915 82	27,661 61	282,634 43	676,556 62	68,530 53	23
290 75	12,259 04	42,092 51	186,484 28	12,476 54	24
511,471 51	1,323,400 00	2,497,000 00	7,266,670 00	624,846 26	25
7.37	5.41	4.43	5.17	5.68	26
501,781 60	1,040,706 44	2,527,662 24	9,521,575 95	595,062 27	27
7.23	4.26	4.48	6.78	5.41	28
\$8,009,347 11	\$26,983,729 10	\$62,114,952 75	\$159,860,741 13	\$12,361,894 70	29
6,413	11,638	35,440	89,231	8,057	30
571	1,069	3,726	14,691	1,051	31
566	1,171	3,572	9,543	735	32
6,418	11,536	35,594	94,379	8,373	33
\$208,595 41	\$681,302 11	\$1,552,062 68	\$4,176,691 46	\$319,777 90	34
\$1,468,041 59	\$5,056,861 19	\$12,937,536 20	\$34,248,247 20	\$3,503,780 38	35
\$1,275,078 73	\$4,607,326 59	\$10,885,774 99	\$28,877,565 02	\$2,893,927 77	36
\$1,080 00	\$2,097 00	\$1,569 00	\$1,468 00	\$1,303 00	37
10,163	22,084	85,229	316,624	21,787	38
5,796	12,233	43,098	123,690	12,272	39
896	2,054	4,863	11,957	1,122	40
\$4,110,456 19	\$15,505,630 12	\$36,408,405 75	\$97,936,815 71	\$7,588,127 21	41
\$4,587 00	\$7,548 00	\$7,487 00	\$8,190 00	\$6,763 00	42
79	1,418	1,045	3,036	149	43
\$99,932 49	\$674,690 30	\$764,401 83	\$2,316,316 63	\$103,884 31	44
\$1,264 00	\$475 00	\$731 00	\$762 00	\$697 00	45
\$299,946 92	\$1,110,424 17	\$2,332,960 01	\$6,020,806 37	\$494,007 47	46
3¼	3	3	3¼	3¼	47
\$27,109 81	\$117,819 63	\$195,445 89	\$438,290 49	\$51,685 98	48
9,809 79	43,978 78	54,757 38	133,387 85	10,678 89	49
3,991 77	18,290 54	20,142 83	64,424 29	1,994 65	50
125 00	3,049 45	1,943 25	20,066 75	1,249 20	51
2,320 11	6,731 22	3,777 76	139,424 22	3,235 23	52
10,548 47	51,350 22	128,930 92	276,017 52	22,042 93	53
7 77	9 87	7 18	7 63	8 27	54

		TAUNTON	
		BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK
Assets			
1	Cash and items	\$199,839 14	\$110,181 78
2	Balances with banks	140,702 03	475,176 93
3	U. S. Govt. obligations, direct and fully guaranteed	7,145,176 82	11,786,226 82
4	State, county and municipal obligations	—	21,327 50
5	Other bonds, notes and debentures	957,213 89	1,648,750 93
6	Bank and fire insurance company stocks, etc.	933,109 82	477,224 99
7	Real estate loans	8,086,077 00	4,228,330 86
8	Other loans	95,170 63	119,929 08
9	Banking premises, furniture, fixtures and vaults	162,125 02	63,944 63
10	Other real estate owned, etc.	—	5,200 00
11	Taxes and insurance paid on mortgaged properties	1,023 28	9,780 13
12	Mortgage acquisition costs	621 76	913 92
13	Mutual Savings Central Fund, Inc.	40,219 03	37,495 01
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	2,572 28	1,076 59
16	Total	\$17,763,851 70	\$18,985,560 17
Liabilities			
17	Deposits	\$15,649,982 34	\$16,608,098 14
18	Club deposits	262,283 75	208,426 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	2,267 99	4,394 48
22	Due to mortgagors	122,144 07	48,294 56
23	Mortgagors' payments not applied	36,292 29	48,081 46
24	All other liabilities	3,487 79	4,052 72
25	Guaranty fund	1,018,300 00	1,226,741 10
26	Percentage to total deposits	6.40	7.29
27	Other surplus accounts	669,093 47	837,471 46
28	Percentage to total deposits	4.20	4.98
29	Total	\$17,763,851 70	\$18,985,560 17
General Information			
30	Number of deposit accounts October 31, 1957	13,518	15,233
31	Number of deposit accounts opened during period	1,485	937
32	Number of deposit accounts closed during period	1,041	1,303
33	Number of accounts October 31, 1958	13,962	14,867
34	Amount of dividends paid during period	\$439,621 59	\$472,459 07
35	Amount deposited during period	\$3,591,847 96	\$3,195,602 81
36	Amount withdrawn during period	\$3,195,623 78	\$3,237,295 06
37	Average amount in each account	\$1,121 00	\$1,117 00
38	Number of deposits made during period	25,727	22,031
39	Number of withdrawals made during period	15,016	15,156
40	Number of real estate loans October 31	1,221	514
41	Amount of real estate loans October 31	\$8,086,077 00	\$4,228,330 86
42	Average size of real estate loans	\$6,623 00	\$8,226 00
43	Number of other loans October 31	118	25
44	Amount of other loans October 31	\$95,170 63	\$119,929 08
45	Average size of other loans	\$807 00	\$4,797 00
46	Gross income received during period	\$637,286 51	\$573,551 49
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$58,269 20	\$61,162 24
49	Occupancy	18,634 43	10,603 44
50	Advertising	5,181 44	861 68
51	Contributions and membership	2,873 34	2,523 06
52	State tax	1,306 19	1,041 05
53	Miscellaneous	27,221 53	10,269 69
54	Total of above costs per \$1,000 of deposits	7 13	5 14

TURNERS FALLS	UXBRIDGE	WAKEFIELD	WALTHAM	WARE	
CROCKER INSTITUTION FOR SAVINGS	UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	
\$52,719 59	\$38,586 62	\$123,725 19	\$171,879 44	\$64,516 92	1
160,843 54	329,482 11	558,515 20	730,134 14	1,217,124 06	2
3,589,467 32	1,322,202 23	8,298,009 63	8,872,843 86	4,385,695 14	3
—	624,530 33	451,638 06	121,478 38	2,008,699 81	4
802,720 66	2,072,211 26	843,107 34	3,054,061 40	3,868,294 19	5
492,912 83	813,662 94	1,128,705 91	1,141,137 14	2,506,791 28	6
3,458,085 65	7,485,672 43	10,250,062 07	20,866,662 94	22,983,058 81	7
66,731 00	155,551 19	72,118 92	214,511 87	313,485 41	8
56,743 64	98,894 05	49,847 50	254,215 54	264,579 62	9
61,361 42	14,232 44	—	—	73,442 84	10
110 31	15 00	—	29 25	—	11
—	5,331 86	21,381 00	9,392 88	133,459 67	12
17,862 08	21,229 35	31,277 22	54,769 81	58,299 43	13
10,000 00	1 00	7,239 16	1 00	12,985 84	14
5,495 71	383 88	3,755 35	26,831 28	82,811 72	15
\$8,775,053 75	\$12,981,986 69	\$21,839,382 55	\$35,517,948 93	\$37,973,244 74	16
\$7,737,023 28	\$11,249,052 76	\$19,113,104 56	\$31,292,192 35	\$32,294,955 38	17
21,370 50	68,562 00	117,694 00	123,416 00	140,463 50	18
—	—	—	—	—	19
—	—	—	—	—	20
78 50	851 00	—	5,942 19	1,367 00	21
18,325 49	44,432 80	142,177 57	399,206 84	453,208 84	22
15,345 46	28,802 08	337,060 93	124,246 92	993,974 26	23
2,152 57	—	12,111 05	14,302 04	4,189 48	24
580,151 22	721,000 00	1,085,000 00	1,745,000 00	1,800,000 00	25
7.48	6.37	5.64	5.55	5.55	26
400,606 73	869,286 05	1,032,234 44	1,813,642 59	2,285,086 28	27
5.16	7.68	5.37	5.77	7.04	28
\$8,775,053 75	\$12,981,986 69	\$21,839,382 55	\$35,517,948 93	\$37,973,244 74	29
6,050	7,194	14,900	17,287	14,556	30
369	630	1,756	1,905	1,056	31
373	674	1,102	1,391	956	32
6,046	7,150	15,554	17,801	14,656	33
\$221,034 15	\$351,774 55	\$553,529 35	\$936,743 23	\$1,002,415 45	34
\$1,162,051 87	\$1,923,787 97	\$6,009,710 49	\$7,706,194 36	\$4,445,414 59	35
\$1,180,042 07	\$2,113,282 91	\$4,824,127 60	\$6,178,131 33	\$4,316,496 40	36
\$1,267 00	\$1,563 00	\$1,229 00	\$1,735 00	\$2,196 00	37
13,431	14,309	39,937	43,047	20,653	38
8,954	8,620	23,024	21,909	10,078	39
593	1,439	1,535	2,264	3,160	40
\$3,458,085 65	\$7,485,672 43	\$10,250,062 07	\$20,866,662 94	\$22,983,058 81	41
\$5,831 00	\$5,202 00	\$6,678 00	\$9,217 00	\$7,273 00	42
109	265	111	200	314	43
\$66,731 00	\$155,551 19	\$72,118 92	\$214,511 87	\$313,485 41	44
\$612 00	\$586 00	\$650 00	\$1,073 00	\$998 00	45
\$301,538 79	\$521,633 93	\$762,997 32	\$1,366,845 38	\$1,448,212 96	46
3	3¼	3¼	3¼	3¼	47
\$33,417 14	\$54,048 06	\$56,058 55	\$120,389 94	\$119,795 78	48
12,399 46	13,216 49	11,508 19	29,286 26	34,662 50	49
2,919 52	3,505 17	4,424 17	14,419 70	19,199 13	50
1,385 90	1,637 22	2,931 94	5,375 58	5,212 05	51
310 61	8,307 49	—	685 97	3,774 16	52
14,100 39	22,088 28	34,155 68	58,344 31	56,159 43	53
8 32	9 08	5 67	7 27	7 36	54

		WAREHAM	WARREN
		WAREHAM SAVINGS BANK	WARREN SAVINGS BANK
Assets			
1	Cash and items	\$152,461 60	\$38,771 87
2	Balances with banks	566,588 58	143,748 98
3	U. S. Govt. obligations, direct and fully guaranteed	3,741,143 75	470,406 25
4	State, county and municipal obligations	759,303 98	—
5	Other bonds, notes and debentures	3,002,096 66	719,527 26
6	Bank and fire insurance company stocks, etc.	1,428,286 55	246,410 52
7	Real estate loans	15,856,744 71	2,171,818 27
8	Other loans	606,156 31	19,558 88
9	Banking premises, furniture, fixtures and vaults	286,501 41	44,731 83
10	Other real estate owned, etc.	—	18,029 94
11	Taxes and insurance paid on mortgaged properties	1,029 10	184 74
12	Mortgage acquisition costs	—	1,215 94
13	Mutual Savings Central Fund, Inc.	28,551 92	7,332 94
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	10,384 42	2,062 91
16	Total	\$26,439,249 99	\$3,883,801 33
Liabilities			
17	Deposits	\$23,578,938 21	\$3,348,647 35
18	Club deposits	17,924 14	83,774 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	883 42	—
22	Due to mortgagors	190,377 88	1,505 11
23	Mortgagors' payments not applied	45,024 11	169 23
24	All other liabilities	17,396 84	79
25	Guaranty fund	1,205,000 00	259,418 55
26	Percentage to total deposits	5.10	7.56
27	Other surplus accounts	1,383,705 39	190,286 30
28	Percentage to total deposits	5.86	5.54
29	Total	\$26,439,249 99	\$3,883,801 33
General Information			
30	Number of deposit accounts October 31, 1957	15,239	2,532
31	Number of deposit accounts opened during period	2,042	235
32	Number of deposit accounts closed during period	1,352	283
33	Number of accounts October 31, 1958	15,929	2,484
34	Amount of dividends paid during period	\$711,540 80	\$105,508 30
35	Amount deposited during period	\$7,753,431 64	\$601,435 61
36	Amount withdrawn during period	\$5,914,986 50	\$697,719 69
37	Average amount in each account	\$1,480 00	\$1,348 00
38	Number of deposits made during period	31,655	4,742
39	Number of withdrawals made during period	21,737	2,776
40	Number of real estate loans October 31	2,816	385
41	Amount of real estate loans October 31	\$15,856,744 71	\$2,171,818 27
42	Average size of real estate loans	\$5,630 00	\$5,641 00
43	Number of other loans October 31	398	34
44	Amount of other loans October 31	\$606,156 31	\$19,558 88
45	Average size of other loans	\$1,523 00	\$575 00
46	Gross income received during period	\$1,024,141 32	\$158,519 20
47	Annual rate of ordinary and extra dividends paid during period	3½	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$110,513 77	\$17,399 97
49	Occupancy	31,710 00	4,032 09
50	Advertising	6,684 33	886 42
51	Contributions and membership	3,759 93	40 00
52	State tax	8,883 66	2,499 75
53	Miscellaneous	41,358 60	8,233 39
54	Total of above costs per \$1,000 of deposits	8 59	9 64

WATERTOWN	WEBSTER	WELLFLEET	WEST-BOROUGH	WESTFIELD	
WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	
\$116,934 64	\$53,317 79	\$21,896 96	\$42,542 02	\$228,185 91	1
382,299 05	196,307 79	134,311 40	101,493 92	216,550 10	2
6,129,580 01	5,725,961 09	927,304 68	2,354,709 51	7,465,469 25	3
—	1,031,100 29	34,820 02	361,684 30	—	4
811,274 00	2,280,631 30	24,182 01	—	1,622,879 11	5
1,120,987 57	1,273,720 66	191,716 87	335,223 57	1,629,540 35	6
15,029,082 99	7,330,722 27	2,541,028 87	5,597,029 81	17,491,452 66	7
100,837 42	153,719 70	212,848 23	70,866 27	496,466 28	8
182,329 16	265,743 06	36,556 49	36,248 60	378,667 48	9
—	30,221 76	17,001 52	—	89,477 46	10
—	273 23	763 54	—	—	11
49,141 69	—	—	—	—	12
26,315 50	30,666 30	6,505 92	14,821 26	48,992 85	13
1 00	1 00	1,968 64	1 00	1 00	14
7,493 55	2,969 40	98 03	3,935 76	23,019 79	15
\$23,956,276 58	\$18,375,355 64	\$4,151,003 18	\$8,918,556 02	\$29,690,702 24	16
\$21,475,161 82	\$16,161,721 49	\$3,772,953 12	\$7,773,919 69	\$26,515,213 52	17
46,316 00	—	17,324 50	70,145 00	194,207 25	18
—	—	—	—	—	19
—	—	—	—	—	20
11,201 43	—	4,298 02	—	1,899 48	21
297,751 31	65,257 75	—	134,792 19	147,146 38	22
137,008 00	25,301 88	13,997 79	34,883 59	48,779 06	23
16,334 67	3,929 66	7 98	1,053 26	7,151 96	24
803,400 00	865,095 00	134,400 00	422,597 26	978,850 00	25
3.73	5.35	3.54	5.39	3.66	26
1,169,103 35	1,254,049 86	208,021 77	481,165 03	1,797,454 59	27
5.43	7.76	5.48	6.13	6.73	28
\$23,956,276 58	\$18,375,355 64	\$4,151,003 18	\$8,918,556 02	\$29,690,702 24	29
13,176	10,055	2,392	6,171	17,614	30
2,058	739	603	705	4,527	31
1,539	650	227	447	1,948	32
13,695	10,144	2,768	6,429	20,193	33
\$591,529 57	\$478,627 32	\$148,523 69	\$235,667 96	\$739,546 57	34
\$6,592,468 36	\$2,810,874 93	\$968,037 32	\$2,008,120 98	\$6,992,401 05	35
\$5,499,965 73	\$2,619,476 83	\$1,018,540 25	\$1,810,045 72	\$6,363,050 63	36
\$1,553 00	\$1,593 00	\$1,363 00	\$1,209 00	\$1,303 00	37
44,591	19,954	4,997	15,333	43,670	38
19,631	9,668	5,014	9,393	21,117	39
1,805	1,321	623	935	2,684	40
\$15,029,082 99	\$7,330,722 27	\$2,541,028 87	\$5,597,029 81	\$17,491,452 66	41
\$8,326 00	\$5,549 00	\$4,121 00	\$5,986 00	\$6,518 00	42
101	140	254	116	656	43
\$100,837 42	\$153,719 70	\$212,848 23	\$70,866 27	\$496,466 28	44
\$998 00	\$1,098 00	\$837 00	\$610 00	\$757 00	45
\$917,034 52	\$640,153 84	\$187,408 50	\$357,765 42	\$1,163,781 27	46
3	3½	3¼	3¼	3	47
\$93,578 85	\$33,721 00	\$28,051 64	\$37,068 54	\$137,247 04	48
14,454 16	12,398 54	8,229 05	10,083 00	49,887 71	49
11,538 15	1,857 43	1,942 05	4,792 98	26,237 40	50
2,092 44	2,693 90	120 00	125 00	1,635 00	51
4,130 00	9,546 56	385 22	—	1,462 70	52
59,429 54	30,431 46	12,955 24	19,222 93	51,992 18	53
8 60	5 61	13 63	9 09	10 05	54

		WESTFIELD	WEYMOUTH
		WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK
Assets			
1	Cash and items	\$178,149 32	\$16,387 16
2	Balances with banks	155,199 26	234,584 23
3	U. S. Govt. obligations, direct and fully guaranteed	4,534,484 42	3,004,657 29
4	State, county and municipal obligations	40,316 34	—
5	Other bonds, notes and debentures	1,994,720 60	486,727 28
6	Bank and fire insurance company stocks, etc.	1,192,840 17	241,980 70
7	Real estate loans	12,691,843 40	1,965,989 68
8	Other loans	308,933 49	38,695 91
9	Banking premises, furniture, fixtures and vaults	292,496 31	5,703 49
10	Other real estate owned, etc.	—	—
11	Taxes and insurance paid on mortgaged properties	1,477 30	—
12	Mortgage acquisition costs	4,253 75	2,216 76
13	Mutual Savings Central Fund, Inc.	32,598 96	11,069 74
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	19,026 94	1,434 66
16	Total	\$21,446,341 26	\$6,009,447 90
Liabilities			
17	Deposits	\$19,079,775 63	\$5,288,657 17
18	Club deposits	106,533 50	—
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	3,151 52	—
22	Due to mortgagors	254,394 82	—
23	Mortgagors' payments not applied	29,913 95	3,852 36
24	All other liabilities	3,335 33	548 60
25	Guaranty fund	788,100 00	376,588 95
26	Percentage to total deposits	4.11	7.12
27	Other surplus accounts	1,181,136 51	339,800 82
28	Percentage to total deposits	6.16	6.43
29	Total	\$21,446,341 26	\$6,009,447 90
General Information			
30	Number of deposit accounts October 31, 1957	14,140	3,851
31	Number of deposit accounts opened during period	2,225	435
32	Number of deposit accounts closed during period	1,856	283
33	Number of accounts October 31, 1958	14,509	4,003
34	Amount of dividends paid during period	\$533,520 66	\$159,172 00
35	Amount deposited during period	\$5,434,714 51	\$1,290,929 51
36	Amount withdrawn during period	\$4,647,872 35	\$1,107,587 41
37	Average amount in each account	\$1,297 00	\$1,321 00
38	Number of deposits made during period	58,104	8,504
39	Number of withdrawals made during period	23,558	4,934
40	Number of real estate loans October 31	1,835	346
41	Amount of real estate loans October 31	\$12,691,843 40	\$1,965,989 68
42	Average size of real estate loans	\$6,916 00	\$5,682 00
43	Number of other loans October 31	575	38
44	Amount of other loans October 31	\$308,933 49	\$38,695 91
45	Average size of other loans	\$537 00	\$1,018 00
46	Gross income received during period	\$828,595 07	\$199,017 00
47	Annual rate of ordinary and extra dividends paid during period	3	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$106,590 45	\$19,857 13
49	Occupancy	30,872 44	4,604 11
50	Advertising	12,272 28	21 60
51	Contributions and membership	1,072 59	253 12
52	State tax	2,369 52	—
53	Miscellaneous	55,144 24	6,708 52
54	Total of above costs per \$1,000 of deposits	10 84	5 94

WEYMOUTH		WHITINS- VILLE	WHITMAN	WILLIAMS- BURG	
SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	
\$161,295 91	\$57,820 14	\$35,606 23	\$100,676 79	\$35,107 83	1
145,284 81	202,811 47	243,357 13	474,738 26	65,677 02	2
3,966,203 59	4,001,515 99	3,774,680 84	5,172,560 33	711,622 20	3
760,118 58	650,523 89	—	81,265 70	311,674 21	4
3,622,573 90	1,044,594 85	811,168 99	799,626 53	45,325 00	5
1,173,919 93	383,829 76	610,939 07	277,456 64	20,940 10	6
12,223,162 97	10,900,783 53	6,362,371 61	7,394,525 00	2,340,117 97	7
101,873 73	83,141 36	100,981 65	73,513 13	202,087 66	8
91,998 11	126,463 88	12,030 43	21,445 54	22,379 68	9
15,242 63	—	—	7,263 04	5,500 00	10
71 10	196 64	50 70	6,319 58	1,568 97	11
27,095 03	15,281 44	—	—	—	12
28,865 86	29,223 17	23,987 21	16,996 90	6,454 96	13
1 00	1 00	1 00	1 00	1 00	14
43,830 92	1,859 70	1,817 40	2,502 53	1,044 75	15
\$22,361,538 07	\$17,498,046 82	\$11,976,992 26	\$14,428,890 97	\$3,769,501 35	16
\$20,026,109 62	\$15,378,426 64	\$10,561,049 40	\$12,487,656 57	\$3,326,179 99	17
73,594 00	68,982 00	146,175 50	230,150 50	20,867 00	18
—	—	—	—	—	19
—	—	—	—	—	20
456 54	—	248 75	3,655 12	3,896 45	21
172,986 56	93,383 00	42,180 78	61,260 21	2,485 36	22
59,599 49	39,457 53	28,254 19	22,533 73	—	23
923 55	1,636 67	5,123 54	3,937 50	610 26	24
866,269 35	829,000 00	658,264 00	887,000 00	193,300 00	25
4.31	5.36	6.15	6.97	5.78	26
1,161,538 96	1,087,160 98	535,696 10	732,697 34	222,162 29	27
5.78	7.03	5.00	5.76	6.64	28
\$22,361,538 07	\$17,498,046 82	\$11,976,992 26	\$14,428,890 97	\$3,769,501 35	29
9,729	9,279	9,055	11,257	3,345	30
1,306	840	661	1,305	283	31
722	888	737	985	267	32
10,313	9,231	8,979	11,577	3,361	33
\$632,881 32	\$473,674 34	\$300,141 08	\$376,870 50	\$95,474 49	34
\$4,994,521 82	\$3,265,476 25	\$2,043,981 04	\$2,651,300 88	\$706,830 62	35
\$3,842,785 38	\$3,157,094 90	\$2,118,282 55	\$2,369,171 47	\$754,016 11	36
\$1,942 00	\$1,665 00	\$1,176 00	\$1,078 00	\$988 00	37
27,412	18,823	17,364	23,176	5,885	38
15,574	12,116	10,381	14,288	3,402	39
1,933	1,683	1,055	1,148	651	40
\$12,223,162 97	\$10,900,783 53	\$6,362,371 61	\$7,394,525 00	\$2,340,117 97	41
\$6,323 00	\$6,477 00	\$6,030 00	\$6,441 00	\$3,594 00	42
133	120	112	96	362	43
\$101,873 73	\$83,141 36	\$100,981 65	\$73,513 13	\$202,087 66	44
\$766 00	\$692 00	\$901 00	\$766 00	\$558 00	45
\$864,540 96	\$667,332 84	\$467,747 70	\$507,434 73	\$153,885 29	46
3½	3¼	3	3¼	3	47
\$57,816 00	\$74,398 84	\$52,165 10	\$41,810 48	\$22,526 41	48
13,924 60	15,465 88	9,222 01	11,364 16	3,982 20	49
2,514 15	8,149 96	2,565 45	3,029 57	741 56	50
1,398 86	574 88	1,625 83	1,713 84	315 70	51
9,459 58	130 17	856 14	191 39	—	52
37,401 93	37,220 95	17,302 22	24,988 86	9,848 39	53
6 10	8 80	7 82	6 53	11 17	54

		WILLIAMS-TOWN	WINCHENDON
		WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK
Assets			
1	Cash and items	\$33,086 11	\$15,653 07
2	Balances with banks	423,626 06	346,255 02
3	U. S. Govt. obligations, direct and fully guaranteed	3,979,617 78	2,305,450 00
4	State, county and municipal obligations	224,240 72	99,333 33
5	Other bonds, notes and debentures	89,937 50	1,295,657 49
6	Bank and fire insurance company stocks, etc.	562,393 80	607,417 93
7	Real estate loans	8,324,242 64	6,138,675 80
8	Other loans	128,596 41	145,009 21
9	Banking premises, furniture, fixtures and vaults	353,613 61	42,051 37
10	Other real estate owned, etc.	17,072 00	—
11	Taxes and insurance paid on mortgaged properties	5,022 01	—
12	Mortgage acquisition costs	—	19,197 15
13	Mutual Savings Central Fund, Inc.	20,161 42	13,351 53
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	3,424 93	1 00
16	Total	\$14,165,035 99	\$11,028,053 90
Liabilities			
17	Deposits	\$12,672,300 09	\$9,284,959 14
18	Club deposits	29,683 50	145,776 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	158,043 81
21	Unearned discount	—	—
22	Due to mortgagors	61,864 85	16,520 63
23	Mortgagors' payments not applied	—	16,805 22
24	All other liabilities	7,850 84	2,577 75
25	Guaranty fund	585,262 04	690,933 60
26	Percentage to total deposits	4.61	7.32
27	Other surplus accounts	817,074 67	712,437 75
28	Percentage to total deposits	6.44	7.55
29	Total	\$14,165,035 99	\$11,028,053 90
General Information			
30	Number of deposit accounts October 31, 1957	6,272	8,174
31	Number of deposit accounts opened during period	749	485
32	Number of deposit accounts closed during period	584	618
33	Number of accounts October 31, 1958	6,437	8,041
34	Amount of dividends paid during period	\$382,392 06	\$313,296 01
35	Amount deposited during period	\$3,014,046 37	\$1,261,523 78
36	Amount withdrawn during period	\$2,511,192 06	\$1,264,386 06
37	Average amount in each account	\$1,968 00	\$1,148 00
38	Number of deposits made during period	13,593	35,671
39	Number of withdrawals made during period	6,506	6,689
40	Number of real estate loans October 31	1,135	1,019
41	Amount of real estate loans October 31	\$8,324,242 64	\$6,138,675 80
42	Average size of real estate loans	\$7,334 00	\$6,024 00
43	Number of other loans October 31	111	123
44	Amount of other loans October 31	\$128,596 41	\$145,009 21
45	Average size of other loans	\$1,158 00	\$1,178 00
46	Gross income received during period	\$522,703 63	\$418,414 08
47	Annual rate of ordinary and extra dividends paid during period	3¼	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$41,231 54	\$40,133 48
49	Occupancy	19,285 42	5,582 90
50	Advertising	3,164 61	1,136 61
51	Contributions and membership	206 00	135 00
52	State tax	—	1,398 51
53	Miscellaneous	23,425 85	17,946 51
54	Total of above costs per \$1,000 of deposits	6 88	7 03

WINCHESTER	WINTHROP	WOBURN	WORCESTER		
WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	
\$81,512 47 213,260 74 5,917,764 21 — 574,792 50 614,612 84 11,067,300 02 143,029 29 29,236 00 16,300 01 — 25,786 37 21,852 04 1 00 3,996 25	\$21,482 19 227,105 07 2,178,835 79 4,175 09 410,908 03 228,866 08 1,357,548 11 15,145 00 — 97 10 — 6,682 95 782 87 232 92	\$196,683 54 164,698 44 6,645,465 00 — 426,234 50 1,152,161 74 12,590,727 57 77,216 92 275,471 20 — — 37,789 68 1 00 71,252 04	\$122,564 30 92,889 38 7,165,719 50 4,897 40 1,005,448 61 818,969 69 10,722,920 95 197,958 55 45,661 64 — 1,938 12 — 24,263 34 1 00 5,196 18	\$235,761 80 1,598,654 14 25,570,038 89 — 2,968,172 08 3,821,525 76 48,013,082 52 231,029 75 276,902 68 — 4,857 08 — 151,652 53 1 00 30,873 84	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
\$18,709,443 74	\$4,451,861 20	\$21,637,701 63	\$20,208,428 66	\$82,902,552 07	16
\$16,607,566 63 133,878 75 — — 148,070 65 34,990 01 1,951 21 920,000 00 5.49 862,986 49 5.15	\$3,954,316 73 86,229 00 — — 10,000 00 15,272 14 1,911 02 171,666 53 4.25 212,465 78 5.26	\$18,960,136 43 128,706 00 — — 17,270 84 382,229 64 89,846 66 12,719 06 1,165,000 00 6.10 881,793 00 4.62	\$18,003,669 99 104,492 00 — — 22,482 22 68,258 29 76,220 76 7,139 10 895,100 00 4.94 1,031,066 30 5.69	\$72,573,176 61 519,866 26 — — 173,503 39 137,848 86 1,110,569 69 84,098 84 4,639,000 00 6.35 3,664,488 42 5.01	17 18 19 20 21 22 23 24 25 26 27 28
\$18,709,443 74	\$4,451,861 20	\$21,637,701 63	\$20,208,428 66	\$82,902,552 07	29
9,987 961 818 10,130 \$462,981 57 \$4,927,541 94 \$4,230,585 08 \$1,616 00 25,194 12,777 1,265 \$11,067,300 02 \$8,748 00 131 \$143,029 29 \$1,091 00 \$666,342 58 3	5,508 513 552 5,469 \$98,196 72 \$1,681,207 27 \$1,578,088 03 \$723 00 17,116 8,143 273 \$1,357,548 11 \$4,972 00 21 \$15,145 00 \$721 00 \$143,080 75 2¾	14,743 1,741 1,502 14,982 \$529,197 58 \$5,084,387 54 \$4,994,199 49 \$1,265 00 36,704 23,717 1,831 \$12,590,727 57 \$6,876 00 79 \$77,216 92 \$977 00 \$815,612 79 3	12,485 992 1,268 12,209 \$545,762 49 \$3,915,780 00 \$3,442,862 74 \$1,472 00 21,484 13,436 1,699 \$10,722,920 95 \$6,311 00 208 \$197,958 55 \$951 00 \$743,383 54 3¼	54,861 5,332 4,126 56,067 \$2,236,838 55 \$12,376,390 54 \$12,413,219 38 \$1,292 00 100,493 66,184 6,729 \$48,013,082 52 \$7,135 00 303 \$231,029 75 \$762 00 \$3,096,809 78 3¼	30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47
\$47,369 68 7,493 11 3,501 52 1,174 25 — 19,057 54 4 69	\$18,277 60 1,880 56 690 70 50 00 2,452 06 7,341 27 7 59	\$90,018 24 32,328 45 10,005 44 3,047 50 648 44 51,214 53 9 81	\$59,947 29 20,062 82 7,999 99 300 00 — 31,888 25 6 64	\$255,829 22 69,483 81 39,301 01 11,053 30 43,962 45 128,919 20 7 50	48 49 50 51 52 53 54

		WORCESTER
		WORCESTER COUNTY INSTITUTION FOR SAVINGS
Assets		
1	Cash and items	\$521,340 20
2	Balances with banks	3,031,153 45
3	U. S. Govt. obligations, direct and fully guaranteed	39,666,707 54
4	State, county and municipal obligations	415,804 44
5	Other bonds, notes and debentures	914,345 90
6	Bank and fire insurance company stocks, etc.	657,302 69
7	Real estate loans	95,619,905 75
8	Other loans	689,094 39
9	Banking premises, furniture, fixtures and vaults	844,671 92
10	Other real estate owned, etc.	72,668 42
11	Taxes and insurance paid on mortgaged properties	—
12	Mortgage acquisition costs	104,765 67
13	Mutual Savings Central Fund, Inc.	251,188 67
14	Deposit Insurance Fund	1 00
15	All other assets	453,449 73
16	Total	\$143,242,399 77
Liabilities		
17	Deposits	\$121,932,671 22
18	Club deposits	858,205 91
19	Borrowed money	—
20	Dividends on deposits, declared and unpaid	—
21	Unearned discount	347,945 27
22	Due to mortgagors	1,044,128 34
23	Mortgagors' payments not applied	3,314,504 91
24	All other liabilities	548,387 40
25	Guaranty fund	7,149,337 35
26	Percentage to total deposits	5.82
27	Other surplus accounts	8,047,219 37
28	Percentage to total deposits	6.55
29	Total	\$143,242,399 77
General Information		
30	Number of deposit accounts October 31, 1957	93,466
31	Number of deposit accounts opened during period	8,454
32	Number of deposit accounts closed during period	7,922
33	Number of accounts October 31, 1958	93,998
34	Amount of dividends paid during period	\$3,744,059 53
35	Amount deposited during period	\$26,166,095 77
36	Amount withdrawn during period	\$25,879,652 48
37	Average amount in each account	\$1,297 00
38	Number of deposits made during period	186,469
39	Number of withdrawals made during period	113,281
40	Number of real estate loans October 31	14,390
41	Amount of real estate loans October 31	\$95,619,905 75
42	Average size of real estate loans	\$6,645 00
43	Number of other loans October 31	738
44	Amount of other loans October 31	\$689,094 39
45	Average size of other loans	\$934 00
46	Gross income received during period	\$5,399,319 35
47	Annual rate of ordinary and extra dividends paid during period	3¼
Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$365,392 13
49	Occupancy	120,439 70
50	Advertising	35,065 12
51	Contributions and membership	4,650 00
52	State tax	19,550 09
53	Miscellaneous	267,617 59
54	Total of above costs per \$1,000 of deposits	6 62

WORCESTER		YARMOUTH	
WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$412,045 28	\$212,966 12	\$287,344 88	1
981,579 31	521,041 92	181,957 33	2
29,776,034 14	15,401,850 79	5,500,821 83	3
658,042 17	—	—	4
2,546,616 43	3,166,208 26	1,428,436 91	5
2,835,481 09	1,894,038 84	564,019 90	6
62,100,776 27	33,669,744 06	12,914,882 59	7
546,452 25	250,104 41	706,462 01	8
467,190 15	140,495 62	252,193 74	9
32,790 43	5,183 61	—	10
1,445 34	—	—	11
—	561 40	—	12
121,549 74	104,774 53	27,330 14	13
—	1 00	7,522 52	14
18,797 32	10,375 13	18,565 19	15
\$100,498,799 92	\$55,377,345 69	\$21,889,537 04	16
\$87,737,325 36	\$48,518,012 78	\$19,765,083 47	17
357,404 85	280,157 50	76,182 25	18
—	—	—	19
—	—	—	20
692,421 44	197,350 37	6,052 50	21
229,485 65	188,277 16	185,887 35	22
101,220 86	34,927 03	28,711 29	23
151,347 10	11,631 13	7,751 35	24
6,085,000 00	3,325,000 00	557,661 76	25
6.91	6.81	2.81	26
5.84	5.78	6.36	27
5,144,594 66	2,821,989 72	1,262,207 07	28
\$100,498,799 92	\$55,377,345 69	\$21,889,537 04	29
64,943	27,472	10,504	30
4,004	2,172	1,948	31
4,570	2,232	1,114	32
64,377	27,412	11,338	33
\$3,578,121 77	\$1,490,161 37	\$573,902 39	34
\$18,922,624 27	\$9,069,832 37	\$6,536,386 29	35
\$15,143,398 67	\$8,554,892 22	\$5,399,244 06	36
\$1,359 00	\$1,768 00	\$1,740 00	37
160,886	59,809	26,280	38
74,181	36,355	15,615	39
9,177	4,065	1,686	40
\$62,100,776 27	\$33,669,744 06	\$12,914,882 59	41
\$6,767 00	\$8,282 00	\$7,660 00	42
517	174	508	43
\$546,452 25	\$250,104 41	\$706,462 01	44
\$1,056 00	\$1,437 00	\$1,390 00	45
\$3,835,808 19	\$2,125,275 42	\$880,440 52	46
3¼	3¼	3¼	47
\$305,058 63	\$201,695 05	\$108,152 35	48
84,547 27	69,101 40	28,479 84	49
27,927 05	19,453 14	12,324 66	50
3,185 00	8,528 62	445 00	51
51,837 29	41,785 11	1,947 15	52
232,700 29	81,254 65	44,224 49	53
8 00	8 64	9 85	54

MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Balances with banks	\$ 77,876 40	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,519,870 63	Surplus	470,043 40
Total Assets	<u>\$10,597,747 03</u>	Total Liabilities	<u>\$10,597,747 03</u>

DEPOSIT INSURANCE FUND OF THE MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Cash and cash items	\$ 800 00	Assessments from member banks	\$36,763,945 62
Balances with banks	645,378 83	Original assessment repayable	978,785 81
United States Government obligations direct and fully guaranteed	42,504,921 90	All other liabilities	545 95
All other assets	3,593 54	Surplus	5,411,416 89
Total Assets	<u>\$43,154,694 27</u>	Total Liabilities	<u>\$43,154,694 27</u>

SAVINGS BANK INVESTMENT FUND

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Cash	\$ 11,117 22	Shares of beneficial interest (7,170)	\$ 7,372,104 98
Investments (at cost)	7,409,291 31	Income paid in by shareholders	15,005 38
Dividends receivable	8,005 17	Net current earned income	58,731 93
Interest income accrued	30,279 29	Expenses accrued	791 97
		Earned surplus	5,009 24
		Realized gain on securities	7,049 49
Total Assets	<u>\$ 7,458,692 99</u>	Total Liabilities	<u>\$ 7,458,692 99</u>

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Balances with national banks	\$ 224,160 55	Future service funds	\$11,950,111 91
United States Government obligations direct and fully guaranteed	2,252,062 26	Advance payments	310,203 11
Other bonds, notes and debentures	4,835,815 18	Other liabilities	60,005 93
Bank and Fire Insurance Company stocks	805,542 13		
Deposits in savings banks	790,000 00		
F.H.A. mortgage loans	3,071,537 78		
All other assets	341,203 05		
Total Assets	<u>\$12,320,320 95</u>	Total Liabilities	<u>\$12,320,320 95</u>

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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STATEMENT No. 1
COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1958	October 31, 1957	% of Total Assets	
			1958	1957
ASSETS				
Cash and cash items	\$28,515,602 24	\$26,131,345 13	.48	.47
Balances with banks	82,867,349 54	74,279,072 85	1.40	1.33
U. S. Government obligations direct and fully guaranteed	1,727,017,902 04	1,696,904,063 86	29.16	30.45
State, County and Municipal obligations	53,833,206 83	48,337,429 74	.91	.87
Other bonds, notes and debentures	380,792,486 65	329,185,598 67	6.43	5.91
Bank and Fire Insurance Company stocks, etc.	253,329,454 38	237,078,982 11	4.28	4.25
Real estate loans	3,277,296,469 87	3,052,172,946 01	55.35	54.77
Other loans	60,394,584 13	54,461,024 92	1.02	.98
Banking premises, furniture, fixtures and vaults	35,575,506 13	32,979,979 57	.60	.59
Other real estate owned, etc.	2,844,338 94	2,284,274 23	.05	.04
Taxes and insurance paid on mortgaged properties	322,452 24	348,759 54	.01	.01
Mortgage acquisition costs	4,398,644 28	4,192,985 90	.07	.08
Mutual Savings Central Fund, Inc.	9,557,748 43	9,560,856 45	.16	.17
Deposit Insurance Fund	1,168,527 76	1,082,072 38	.02	.02
All other assets	3,689,732 06	3,376,099 69	.06	.06
TOTAL	\$5,921,604,005 52	\$5,572,375,491 05	100.	100.
LIABILITIES				
Deposits	\$5,223,380,552 62	\$4,910,484,783 99	88.21	88.12
Club deposits	35,428,370 79	37,087,101 27	.60	.67
Borrowed money	—	—	—	—
Dividends on deposits, declared and unpaid	837,797 53	794,778 46	.01	.01
Unearned discount	9,337,972 38	6,632,671 80	.16	.12
Mortgage payments not applied	32,388,683 52	23,799,742 89	.55	.43
Due to mortgagors	34,063,302 98	31,671,267 48	.58	.57
All other liabilities	3,725,237 83	2,807,918 05	.06	.05
Guaranty Fund	302,688,502 26	289,336,819 69	5.11	5.19
Surplus	279,753,585 61	269,760,407 42	4.72	4.84
TOTAL	\$5,921,604,005 52	\$5,572,375,491 05	100.	100.

STATEMENT No. 2
ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1958
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$143,410,437 08
(b) Interest and dividends on securities	75,021,844 70
(c) Commissions, fees, etc.	1,468,458 55
(d) Bank building income	876,865 68
(e) Real estate by foreclosure	15,712 82
(f) Other current operating earnings	236,161 73
Gross Current Operating Earnings	\$221,029,480 56
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$18,860,471 73
(b) Taxes, other than income and real estate	2,524,402 20
(c) Occupancy, maintenance bank building, furniture and fixtures, equipment	6,010,353 21
(d) Real estate by foreclosure	33,238 19
(e) Other current operating expenses	11,976,366 40
Total Current Operating Expenses	\$39,404,831 73
NET CURRENT OPERATING EARNINGS	\$181,624,648 83
TRANSFERS TO GUARANTY FUND FROM EARNINGS	11,661,209 21
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$169,963,439 62
ORDINARY DIVIDENDS PAID ON DEPOSITS	\$157,111,740 11
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$12,851,699 51
PROFITS ON ASSETS SOLD OR EXCHANGED	6,902,558 62
RECOVERIES AND REDUCTIONS IN ALLOCATED RESERVES	1,629,478 81
Subtotal	\$21,383,736 94
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$6,537,721 87
(b) On loans	482,869 99
(c) Extra dividends paid on deposits	1,228,496 91
(d) Transfers to Guaranty Fund from Surplus	1,935,023 36
(e) All other	1,057,710 79
Total Charges to Surplus, and Additions to Allocated Reserves	\$11,241,822 92
NET PROFITS BEFORE INCOME TAXES	\$10,141,914 02
FEDERAL TAXES PAID	226,735 83
NET PROFITS AFTER INCOME TAXES	\$9,915,178 19
TRANSFERS FROM GUARANTY FUND	78,000 00
NET CHANGE FOR PERIOD	\$9,993,178 19
SURPLUS AT BEGINNING OF PERIOD*	269,760,407 42
SURPLUS AT END OF PERIOD*	\$279,753,585 61

*Includes all segregations of Surplus account, except Guaranty Fund.

STATEMENT No. 3

DIVIDENDS

Rates of dividends paid, including extra dividends, during the last ten years:

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949
1½	-	-	-	-	-	-	-	-	6	11
1⅝	-	-	-	-	-	-	-	-	-	1
1¾	-	-	-	-	-	-	-	-	-	10
2	-	-	-	1	2	3	9	44	91	131
2⅛	-	-	-	-	-	-	1	21	13	5
2¼	-	-	1	1	1	3	16	31	28	13
2⅝	-	-	-	-	-	-	14	15	4	-
2¾	-	1	6	10	22	39	71	63	37	18
2⅞	-	2	2	6	5	2	11	1	-	-
2¾	4	4	19	36	46	58	22	8	4	-
2⅞	1	11	13	9	15	2	5	-	1	-
3	71	99	120	98	82	72	35	4	3	1
3¼	-	-	-	-	-	1	-	-	-	-
3⅕	-	1	-	-	-	-	-	-	-	-
3⅞	9	31	6	6	5	1	1	-	-	-
3¾	84	30	17	15	6	2	3	1	-	-
3⅞	1	-	-	-	-	1	-	-	-	-
3⅞	2	1	-	2	1	-	-	-	1	-
3½	14	8	5	2	3	3	-	-	-	-
3¾	-	-	-	2	-	-	-	-	-	-
4	-	-	-	1	-	1	-	-	1	-
Total	186	188	189	189	188	188	188	188	189	190
Average dividend	3.16	3.06	2.98	2.95	2.85	2.80	2.60	2.32	2.19	2.03

STATEMENT No. 4
COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1958	1957
ACCOUNTS ¹		
Number opened during year	373,201	354,473
Number closed during year	304,739	306,587
Number open October 31	3,334,042	3,269,643
Average in each account	\$1,567 00	\$1,502 00
DEPOSITS AND WITHDRAWALS ¹		
Total deposits October 31	\$5,223,380,552 00	\$4,910,484,783 00
Increase over previous year	\$312,895,769 00	\$209,909,827 00
Number of deposits during year	8,277,700	8,184,957
Number of withdrawals during year	4,337,469	4,179,302
Average deposit	\$150 34	\$142 70
Average withdrawal	\$250 42	\$263 48
Amount deposited during year	\$1,244,449,003 00	\$1,167,999,563 00
Amount withdrawn during year	\$1,086,176,173 00	\$1,101,173,939 00
LOANS		
Number of real estate loans October 31	413,184	396,350
Average real estate loan October 31	\$7,932 00	\$7,700 00
Number of personal security loans October 31	59,217	56,076
Average amount of same	\$1,020 00	\$971 00
INCOME, DIVIDENDS, ETC.		
Total income	\$221,029,480 00	\$205,000,254 00
Dividends	157,111,740 00	142,780,002 00
Extra dividends	1,228,496 00	1,323,077 00
Expenses	39,404,832 00	36,964,814 00
Federal taxes	226,736 00	278,954 00
State taxes	2,068,132 00	1,943,809 00
Credited to Guaranty Fund	13,596,233 00	13,135,035 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31, 1958			1957		1956		1955		1954	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$18,860,471 73	8.53	3.59	8.71	3.61	8.78	3.48	8.84	3.48	9.21	3.48
Occupancy . . .	6,010,353 21	2.72	1.14	2.65	1.10	2.29	.91	1.20*	.47*	1.24*	.47*
Advertising . . .	2,186,151 25	.99	.41	.91	.38	.88	.36	.86	.34	.96	.36
Contributions and Memberships . . .	619,912 79	.28	.12	.24	.10	.25	.10	.24	.09	.27	.10
State Tax . . .	2,068,132 02	.94	.39	.95	.39	.96	.38	.98	.38	.91	.34
Miscellaneous . . .	9,659,810 73	4.37	1.84	4.57	1.89	4.92	1.95	4.15	1.63	4.44	1.68
Total . . .	\$39,404,831 73	17.83	7.49	18.03	7.47	18.08	7.18	16.27	6.39	17.03	6.43

* Rent only.

STATEMENT No. 6

SURPLUS

Aggregate guaranty fund and surplus account of the savings banks on October 31, of the last five years.

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1954 .	\$252,665,673 45	6.20	\$229,220,231 22	5.62	\$481,885,904 67	11.82
1955 .	264,378,680 92	5.95	251,153,676 87	5.65	515,532,357 79	11.60
1956 .	276,481,726 15	5.83	261,738,706 79	5.52	538,220,432 94	11.35
1957 .	289,336,819 69	5.85	269,760,407 42	5.45	559,097,227 11	11.30
1958 .	302,688,502 26	5.76	279,753,585 61	5.32	582,442,087 87	11.08

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1954 TO 1958, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1954	188	3,113,704	41,465	1.35	\$4,072,989,561	\$277,056,374	7.30	\$1,308	\$337,191	\$1,394,690	\$26,543,737	.652	\$269,062,000	\$1,593,000
1955	189	3,178,959	65,255	2.10	4,404,674,366	331,634,805	8.14	1,385	551,046	1,692,326	28,695,630	.651	336,038,000	5,466,000
1956	189	3,221,757	42,798	1.35	4,700,574,956	295,900,590	6.72	1,459	377,588	1,806,685	32,229,783	.686	291,040,218	8,671,814
1957	188	3,269,643	47,886	1.49	4,910,484,783	299,909,827	4.47	1,502	278,954	1,913,809	36,964,814	.747	160,826,767	5,909,415
1958	186	3,334,042	64,399	1.97	5,223,380,552	312,895,769	6.37	1,567	226,736	2,068,132	39,404,832	.754	225,123,524	5,933,559

SAVINGS BANK LIFE INSURANCE

CRAWFORD H. STOCKER, JR.

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1958

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1958

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Boston Penny Savings Bank	Boston	Nov. 1, 1938
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Institution for Savings in Roxbury	Boston	Nov. 1, 1939
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
Massachusetts Savings Bank	Boston	Nov. 1, 1925
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

 AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
OF SAVINGS BANKS

Ledger Assets:										October 31, 1958
Mortgage loans	\$70,242,990 83
Collateral loans	451,575 00
Policy loans	8,373,477 67
U. S. Government securities	33,039,302 37
Other bonds and notes	25,911,794 95
Stocks	1,715,936 38
Cash in office	88,500 65
Deposits in banks	2,168,367 01
Taxes paid on mortgaged property	16,497 83
Other ledger assets	14,472 22
Personal security loans	36,557 47
Improvement loans	135,177 04
Total Ledger Assets	\$142,194,649 42
Non-Ledger Assets:										
Interest due and accrued	\$733,202 39
Net uncollected and deferred premiums	2,449,456 94
Unification of mortality	126,830 44
Other non-ledger assets	8,005 66
Total Gross Assets	\$145,512,144 85
Non-admitted Assets	188 27
Total Admitted Assets	\$145,511,956 58
Liabilities:										
Legal reserve	\$119,518,891 00
Reserve on supplementary contracts	5,837,217 00
Reserve on unreported claims	245,532 05
Dividends left to accumulate	3,923,616 47
Premiums paid in advance	155,627 31
Unearned interest	227,125 72
Salaries, rent, etc., unpaid	17,627 15
Estimated state and federal tax	433,488 05
Unification of mortality	126,830 44
Special expense, guaranty fund and accrued interest	5,134 06
Due General Insurance Guaranty Fund	3,199 12
Suspense liabilities	459,853 64
Apportioned for 1959 dividends	3,342,871 18
Total Liabilities	\$134,297,013 19
Surplus in banks	11,214,943 39
Total	\$145,511,956 58

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1958

Ledger Assets, October 31, 1957	\$134,099,359	40
Income:		
Life premiums { Level	12,156,534	53
Group	799,968	08
Dividends to purchase paid-up additions	1,062,944	71
Annuity premiums	554,426	63
Total premium income	\$14,573,873	95
Received for supplementary contracts	853,648	43
Dividends left to accumulate at interest	643,973	94
Interest and rents	5,326,133	72
Collection fees received from other banks	147,172	34
Unification of mortality	169,197	68
Suspense income	136,921	80
Miscellaneous income	229	70
Profit on sale or maturity of securities	42,969	74
Increase in book value ledger assets	362,207	53
Total income	\$22,256,328	83
Amount carried forward	\$156,355,688	23
Disbursements:		
Death claims	\$3,542,663	00
Matured endowments	420,539	00
Disability claims	18,936	34
Annuity payments	680,613	27
Surrender values	2,001,410	32
Dividends	3,131,707	09
Payments on supplementary contracts	852,746	37
Dividend accumulations surrendered	305,263	38
Collection fees	284,731	11
Medical fees	50,919	20
Salaries	947,807	35
Rent	77,239	26
State tax	220,155	73
Federal tax	184,661	00
Social security and unemployment tax	23,759	99
Advertising, printing, postage, etc.	166,596	38
Furniture and fixtures	19,228	71
Miscellaneous expenses	275,990	55
Unification of mortality	169,197	68
Interest on special expense guaranty fund	156	40
Miscellaneous interest payments	4,467	83
Other disbursements	11,222	14
Loss on sale of securities	18,128	73
Reduction in book value ledger assets	574	00
Paid to Saving Bank Life Insurance Council	598,000	00
Paid to Treasurer of the Commonwealth	122,060	64
Paid to General Insurance Guaranty Fund	32,263	34
Total disbursements	\$14,161,038	81
Ledger Assets, October 31, 1958	\$142,194,649	42

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1958							
	LEVEL		GROUP		TOTALS		
	No.	Amount	No.*	Amount	No.	Amount	
In force Oct. 31, 1957	477,962	\$563,775,132	31,171	\$52,893,150	509,133	\$616,668,282	
New Issues	23,278	49,234,615	768	1,668,500	24,046	50,903,115	
Revivals	140	285,669	-	-	140	285,669	
Increases	-	2,512,778	532	3,289,650	532	5,802,428	
Terminations:							
Death	2,871	3,118,238	266	393,650	3,137	3,511,888	
Disability	-	-	6	14,500	6	14,500	
Maturities	499	421,142	-	-	499	421,142	
Expiries	1,231	1,283,755	1,974	1,870,400	3,205	3,154,155	
Surrenders	8,147	8,462,253	-	-	8,147	8,462,253	
Lapses	1,635	3,016,860	-	-	1,635	3,016,860	
Decreases	-	2,862,124	-	-	-	2,862,124	
Withdrawals	-	-	1,602	1,782,900	1,602	1,782,900	
In force Oct. 31, 1958	486,997	596,643,822	28,623	53,789,850	515,620	650,433,672	

*Represents the certificate holders of master group policies.
There are also in force as of October 31, 1958, 11,078 annuity contracts representing annual payments of \$1,416,137.38.

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND	
Principal Office: 47 Franklin Street, Boston	
Organized July 30, 1907	Commenced business June 22, 1908
Crawford H. Stocker, Jr., <i>President</i>	G. Churchill Francis, <i>Vice President</i>
G. Churchill Francis, <i>Treasurer</i>	Robert A. MacLellan, <i>Asst. Treas. and Clerk</i>
Board of Trustees: G. H. Beever, G. C. Francis, D. England, Jr., J. J. Marshall, R. A. MacLellan, C. H. Stocker, Jr., D. F. Sullivan	

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE
YEAR ENDING OCTOBER 31, 1958

Ledger Assets, October 31, 1957	\$1,288,255 88
RECEIPTS	
Net interest on investments in U. S. Treasury Bonds	\$34,864 61
Unification of mortality payments from insurance banks	169,197 68
Payments from insurance banks to General Insurance Guaranty Fund	32,263 34
	236,325 63
	\$1,524,581 51
DISBURSEMENTS	
Unification of mortality payments to insurance banks	\$169,197 68
Reimbursement to State under Chapter 178, Section 17	1,968 36
Miscellaneous expense	552 98
	171,719 02
Ledger Assets, October 31, 1958	\$1,352,862 49
SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1958	
U. S. Treasury Securities	\$1,329,876 30
Deposit balance in National Bank	22,986 19
Total Ledger Assets	\$1,352,862 49

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1958

Ledger Assets — October 31, 1957 \$106 03

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council 598,000 00
\$598,106 03

DISBURSEMENTS

Salaries \$238,514 56
Rent 38,276 59
Social security and unemployment tax 5,862 98
Advertising, printing, postage, etc. 198,615 48
Furniture and fixtures 83,382 27
Miscellaneous expense 33,169 68
597,821 56
Ledger Assets — October 31, 1958 \$284 47

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1958

Suspense credit balance \$43,323 10*
Deposit in banks 43,607 57
Total \$284 47

*Deduction.





